

Table VI.D.1(2002) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Ownership				Age of firm		
		For profit, incorporated	For profit, unincorporated	Nonprofit	Unknown	Less than 5 years	5 or more years	Unknown
United States	8,469	8,378	8,319	9,064	8,514	8,319	8,422	8,589
New England:								
Connecticut	9,047	9,336	8,900	9,250	7,291	10,268	9,377	8,019
Maine	9,174	8,904	10,292	9,956	8,363	8,403	9,624	8,480
Massachusetts	8,779	8,585	9,014	10,278	6,432	9,076	9,136	7,267
New Hampshire	9,672	9,603	9,493	9,979	7,629	10,396	9,743	9,156
Middle Atlantic:								
New Jersey	9,424	9,415	9,761	9,601	9,230	9,633	9,368	9,502
New York	8,691	8,456	9,761	9,107	8,842	9,735	8,746	8,269
Pennsylvania	8,217	8,486	8,594	7,656	5,617	8,045	8,259	8,080
East North Central:								
Illinois	9,067	8,708	10,560	11,488	8,658	7,690	9,197	8,943
Indiana	8,229	7,992	7,235	10,541	8,879	9,570	8,114	8,448
Michigan	8,452	8,096	9,095	9,460	10,076	8,148	8,139	8,995
Ohio	8,163	8,075	7,793	8,948	7,654	9,915	8,255	7,819
Wisconsin	8,717	8,544	8,703	10,162	9,181	8,376	8,843	8,370
West North Central:								
Iowa	7,873	7,422	10,213	8,795	9,128	6,210	7,458	9,329
Kansas	8,301	8,295	8,091	8,633	7,930	7,667	8,290	8,385
Minnesota	8,899	8,477	9,969	9,835	10,295	9,637	8,790	9,407
Missouri	7,816	7,589	7,982	9,104	8,481	7,571	7,617	8,381
Nebraska	8,419	8,442	8,146	8,187	9,143	8,985	8,410	8,352
South Atlantic:								
Delaware	8,370	7,855	10,169	8,360	10,641	8,555	7,856	9,015
Florida	8,748	8,656	7,976	9,066	9,244	7,936	8,487	9,130
Georgia	7,944	8,086	5,503	8,404	7,312	4,599	8,267	7,671
Maryland	8,809	8,726	8,410	9,430	9,098	7,293	8,788	8,929
North Carolina	8,025	8,037	6,904	9,183	7,298	8,524	8,283	7,393
South Carolina	8,024	8,096	6,852	7,532	9,213	9,332	7,787	8,392
Virginia	7,755	7,671	8,624	8,724	6,563	8,108	7,923	7,502
West Virginia	8,941	8,560	8,707	10,840	8,229	10,336	8,978	8,620
East South Central:								
Alabama	7,574	7,172	7,220	10,182	9,281	7,614	7,293	8,180
Kentucky	8,400	8,403	7,336	9,134	7,529	7,136	8,343	8,549
Mississippi	7,525	7,462	6,675	8,314	8,059	4,215*	7,288	8,246
Tennessee	8,071	8,207	6,100	7,816	8,602	7,123	7,829	8,823
West South Central:								
Louisiana	8,376	8,227	7,383	9,322	9,124	8,813	8,040	8,849
Oklahoma	8,537	8,643	7,177	7,536	9,594	9,485	7,627	9,749
Texas	8,837	8,875	8,435	8,661	9,014	9,074	8,931	8,652
Mountain:								
Arizona	7,954	7,929	8,543	7,058	9,126	7,607	7,744	8,787
Colorado	8,504	7,968	8,961	10,271	8,410	7,839	8,391	8,695
Montana	7,710	7,610	7,458	8,266	.	6,895	7,698	7,910
Nevada	7,378	7,778	4,439	8,591	7,577	10,136	7,161	7,281
New Mexico	7,799	7,633	8,090	8,395	9,140	8,237	7,730	7,883
Utah	8,311	7,863	7,444	9,506	8,362	6,443	7,425	9,284
Wyoming	8,547	7,749	9,527	9,865	10,441	6,545	8,300	9,390
Pacific:								
California	8,380	8,500	7,377	8,177	8,349	8,111	8,057	9,089
Hawaii	7,768	7,275	7,076	10,505	6,143	8,259	7,860	7,573
Oregon	8,141	7,951	7,006	9,232	9,090	7,226	8,079	8,637
Washington	8,642	8,396	10,319	9,348	9,120	7,694	8,726	8,541
States not shown separately	8,403	8,414	7,684	8,624	6,585	10,071	8,377	8,345

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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\* Figure does not meet standard of reliability or precision.

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Table VI.D.1(2002) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Ownership				Age of firm		
		For profit, incorporated	For profit, unincorporated	Nonprofit	Unknown	Less than 5 years	5 or more years	Unknown
United States	60.54	73.68	135.42	130.84	238.22	169.56	67.57	82.96
New England:								
Connecticut	211.90	208.73	451.86	638.50	1,399.67	2,199.20	234.33	514.67
Maine	150.27	255.85	1,395.02	640.43	1,891.22	2,099.10	300.59	1,067.15
Massachusetts	165.70	154.58	1,431.89	473.18	1,303.34	1,410.82	171.42	362.03
New Hampshire	193.84	242.08	1,226.44	528.87	1,556.42	1,776.88	164.93	1,195.71
Middle Atlantic:								
New Jersey	305.74	371.13	1,537.29	1,136.85	1,976.95	2,072.67	360.65	648.07
New York	123.58	151.43	559.08	432.02	1,940.00	573.35	134.59	372.40
Pennsylvania	202.10	140.67	1,065.11	412.13	1,507.58	1,019.04	210.16	330.04
East North Central:								
Illinois	292.77	279.16	1,685.30	690.52	724.38	1,100.88	406.85	369.32
Indiana	207.41	240.41	1,099.28	900.66	1,289.46	1,943.71	243.50	265.38
Michigan	227.90	191.82	1,495.98	440.15	1,873.75	1,778.25	251.62	292.03
Ohio	207.89	219.01	1,286.24	811.13	1,429.84	726.05	261.78	318.53
Wisconsin	241.00	240.19	1,062.22	492.04	2,581.33	1,251.98	251.70	512.38
West North Central:								
Iowa	190.65	161.80	1,101.35	472.71	1,752.77	1,659.68	168.09	519.67
Kansas	188.93	205.01	621.61	433.56	1,742.93	1,929.65	185.96	398.32
Minnesota	176.30	120.91	1,144.40	545.74	2,382.04	2,011.22	235.71	264.25
Missouri	229.37	290.61	1,065.49	303.50	1,666.20	1,202.73	184.31	610.29
Nebraska	238.61	214.61	1,411.92	822.82	1,457.45	1,456.54	233.04	491.23
South Atlantic:								
Delaware	456.79	417.02	1,670.51	1,261.66	788.08	2,099.91	581.81	459.64
Florida	216.61	260.19	1,600.21	673.71	1,223.45	1,289.03	221.98	378.45
Georgia	167.13	163.55	1,148.91	985.51	1,742.38	1,330.74	179.40	234.72
Maryland	145.48	209.53	931.61	253.46	541.99	348.91	175.06	212.81
North Carolina	234.74	249.92	1,419.56	1,149.83	1,444.33	2,124.67	263.26	433.19
South Carolina	150.80	179.86	1,257.15	395.54	1,136.68	2,045.38	223.22	274.79
Virginia	146.49	213.10	1,022.77	1,130.30	1,297.01	1,703.44	173.85	322.51
West Virginia	209.29	395.79	829.94	1,183.56	1,468.67	1,700.27	406.11	501.06
East South Central:								
Alabama	188.90	128.91	865.04	1,000.37	1,266.56	899.15	128.81	362.32
Kentucky	161.08	194.37	969.46	589.07	1,514.22	1,542.74	124.98	298.44
Mississippi	228.06	409.84	1,071.16	1,200.29	1,886.05	1,338.44*	237.27	948.16
Tennessee	194.04	207.90	610.60	530.80	1,079.58	1,599.91	175.53	334.90
West South Central:								
Louisiana	240.32	312.68	1,213.14	984.80	1,105.80	1,808.55	204.88	207.57
Oklahoma	336.14	348.63	899.82	503.11	1,809.68	2,471.61	319.31	725.30
Texas	328.25	400.96	670.12	628.55	1,085.60	1,507.57	419.48	451.43
Mountain:								
Arizona	151.53	154.71	1,006.46	950.27	1,954.14	1,544.43	210.81	452.18
Colorado	397.19	423.00	1,146.99	1,213.63	1,286.93	1,355.68	289.37	776.23
Montana	231.38	233.93	1,169.68	1,135.08	.	1,950.41	282.10	1,029.06
Nevada	345.86	455.53	1,135.20	543.50	1,486.44	2,109.23	481.11	472.40
New Mexico	304.91	370.67	699.35	1,323.18	2,058.63	2,145.40	299.27	636.44
Utah	252.21	259.97	957.51	1,175.31	1,564.20	753.30	243.41	487.63
Wyoming	319.70	234.36	1,766.07	1,516.39	1,571.05	1,093.93	381.03	657.74
Pacific:								
California	193.48	273.74	421.08	343.78	988.96	939.48	282.80	345.71
Hawaii	324.55	203.33	882.84	1,064.78	1,593.26	1,781.54	352.96	446.09
Oregon	268.31	298.90	1,352.44	544.55	1,971.55	1,431.99	257.75	523.36
Washington	341.66	359.90	2,166.27	519.98	1,731.68	1,233.71	387.45	399.98
States not shown separately	228.57	271.18	589.94	336.19	1,579.34	1,801.30	225.55	362.85

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

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**Table VI.D.1.a(2002) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	For profit, incorporated	Ownership For profit, unincorporated	Nonprofit	Unknown	Age of firm		
						Less than 5 years	5 or more years	Unknown
United States	8,173	8,064	7,830	8,840	8,003	7,936	8,146	8,274
New England:								
Connecticut	9,335	9,077	10,013	9,766	14,309	10,291	9,138	9,734
Maine	9,365	9,618	10,239	8,868	7,101	11,610	9,877	8,542
Massachusetts	8,871	8,765	9,924	9,671	6,059	9,008	9,195	6,527
New Hampshire	9,774	9,728	9,472	9,928	9,091*	10,420	9,669	11,731
Middle Atlantic:								
New Jersey	9,165	9,356	8,972	9,925	8,377	10,291	9,445	8,753
New York	8,041	8,028	7,642	8,207	8,230	8,743	8,020	7,971
Pennsylvania	7,602	8,076	7,586	7,140	2,652*	10,461	7,843	6,880
East North Central:								
Illinois	8,346	7,724	8,510	10,998	8,936	7,157	8,264	8,602
Indiana	8,110	7,806	7,051	11,026	9,383	.	8,088	8,171
Michigan	8,355	7,753	10,365	9,941	7,898	9,551	7,931	8,896
Ohio	8,435	8,359	6,296	9,781	7,310	9,402	8,656	8,082
Wisconsin	8,387	8,314	7,662	9,193	8,256*	6,724*	8,291	9,273
West North Central:								
Iowa	7,394	7,262	6,621	7,877	7,866	7,260*	7,322	7,805
Kansas	8,069	8,076	8,843	8,400	6,198	7,706	7,939	8,451
Minnesota	8,594	8,613	8,495	8,560	9,028	11,199	8,663	7,654
Missouri	8,048	8,069	8,067	7,794	8,104	7,821	7,984	8,501
Nebraska	8,372	8,684	2,552*	5,681	12,000	.	8,286	10,495
South Atlantic:								
Delaware	8,488	8,740	9,170	7,935	8,773*	9,200*	9,006	7,861
Florida	8,317	7,932	8,892	9,394	11,719	7,507	8,288	8,436
Georgia	7,541	7,762	4,609*	8,176	8,533	3,973*	7,977	7,419
Maryland	7,891	7,704	8,363	9,324	7,910	6,927	7,887	7,963
North Carolina	8,692	9,014	7,509	10,655	6,730	7,758*	9,125	7,423
South Carolina	7,662	7,644	6,911*	6,141	8,993	.	6,650	9,223
Virginia	7,464	7,371	8,420	7,825	7,278	6,382	7,480	7,474
West Virginia	8,509	8,162	9,517	9,397	7,895	11,979	8,578	6,063
East South Central:								
Alabama	7,556	7,266	6,208	9,460	5,100*	5,606*	7,093	8,893
Kentucky	8,136	8,068	6,043	10,230	8,450	9,281	7,953	8,474
Mississippi	7,771	7,388	9,645	5,292*	.	.	6,403	10,812
Tennessee	8,133	8,671	3,939*	7,370	8,695	10,800*	7,611	9,061
West South Central:								
Louisiana	8,392	8,030	7,462	10,450	9,600	6,514	8,549	8,184
Oklahoma	7,738	7,838	6,996	7,241	9,568*	10,538	6,965	9,629
Texas	8,327	8,386	9,135	7,896	7,381	6,780*	8,151	9,095
Mountain:								
Arizona	7,438	7,374	7,023	7,888	8,293	5,849	7,095	9,860
Colorado	8,962	7,912	8,517	10,330	8,164	7,957	8,084	10,136
Montana	8,602	8,369	5,520*	9,623	.	5,520*	8,714	8,585
Nevada	7,236	8,460	2,087*	10,841	7,607	9,723	6,815	8,197
New Mexico	7,685	7,763	7,381	7,389	6,609*	6,786	7,259	8,936
Utah	7,589	7,643	9,475	9,027*	6,804	7,602	7,766	7,112
Wyoming	9,366	7,305	.	11,554	10,346	7,896*	7,785	10,212
Pacific:								
California	7,820	7,764	7,307	7,873	8,651	7,745	7,673	8,287
Hawaii	7,330	7,481	7,103	7,445	4,748	8,972	6,869	7,700
Oregon	7,772	7,103	7,295	8,940	9,410	5,848	7,321	9,048
Washington	9,589	8,306	13,038	10,222	9,425	8,830	9,802	9,152
States not shown separately	7,548	7,281	7,486	8,631	7,296*	9,304*	7,811	5,941

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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Division and State	Ownership					Age of firm		
	Total	For profit, incorporated	For profit, unincorporated	Nonprofit	Unknown	Less than 5 years	5 or more years	Unknown
United States	87.39	109.33	224.91	202.48	398.39	318.35	116.81	101.84
New England:								
Connecticut	252.30	200.24	1,701.99	1,080.84	4,061.57	2,881.80	178.25	562.97
Maine	476.97	680.13	2,665.31	751.56	2,096.48	3,462.36	525.77	2,025.42
Massachusetts	214.76	207.51	1,843.18	292.26	1,759.29	2,135.62	155.68	833.77
New Hampshire	173.76	149.94	1,945.15	586.48	2,738.15*	2,911.91	191.58	2,873.90
Middle Atlantic:								
New Jersey	327.60	464.16	2,171.07	2,153.44	2,180.30	2,873.20	304.58	1,665.27
New York	184.05	209.58	630.60	729.93	1,964.56	1,407.35	191.40	889.20
Pennsylvania	237.58	184.99	1,529.07	463.95	838.64*	2,498.49	234.69	466.52
East North Central:								
Illinois	307.72	180.60	2,275.95	1,401.98	2,161.43	1,859.18	415.67	612.49
Indiana	536.47	468.22	1,842.50	2,663.30	2,439.93	.	544.12	1,571.04
Michigan	497.31	519.85	2,894.24	1,713.60	2,220.79	2,686.64	780.86	499.57
Ohio	691.41	504.00	1,726.37	1,063.86	2,043.67	2,816.14	999.42	496.21
Wisconsin	484.85	563.66	1,681.82	1,741.93	2,610.78*	2,062.66*	554.78	1,428.23
West North Central:								
Iowa	199.44	799.70	1,829.68	2,039.35	2,204.71	2,295.81*	797.23	1,214.63
Kansas	312.68	311.25	2,109.38	1,561.08	1,853.06	2,158.26	342.58	727.53
Minnesota	214.89	252.30	1,724.28	1,381.27	2,519.00	3,352.52	198.39	1,146.77
Missouri	260.69	675.54	1,801.29	1,525.66	2,260.51	1,687.78	330.83	1,572.98
Nebraska	244.75	375.30	834.75*	1,704.29	3,577.71	.	219.93	2,481.58
South Atlantic:								
Delaware	367.53	265.43	2,382.27	1,290.98	2,711.89*	2,909.37*	385.64	1,056.39
Florida	261.43	254.61	2,568.99	1,059.91	3,058.61	1,606.84	309.65	950.04
Georgia	265.49	290.18	1,411.78*	1,927.82	2,546.49	1,242.45*	370.90	907.36
Maryland	140.79	195.16	967.22	394.27	1,162.97	1,479.88	106.06	464.51
North Carolina	474.84	512.79	2,104.80	2,588.14	1,888.95	2,328.25*	560.55	1,121.11
South Carolina	383.92	497.79	2,128.49*	1,791.89	2,393.47	.	890.55	1,727.10
Virginia	238.77	234.67	1,350.17	1,504.60	2,069.75	1,730.95	345.80	1,136.24
West Virginia	520.25	764.92	2,275.95	2,239.69	2,213.49	3,125.91	331.10	1,384.89
East South Central:								
Alabama	488.18	443.19	1,614.40	2,293.99	1,612.76*	1,689.41*	440.38	1,900.53
Kentucky	282.19	273.89	1,762.19	2,905.43	2,037.16	2,592.72	310.31	267.29
Mississippi	1,975.54	1,962.30	2,881.42	1,673.48*	.	.	1,743.13	3,027.75
Tennessee	375.82	469.58	1,437.62*	1,797.70	2,087.97	3,415.26*	504.15	1,467.70
West South Central:								
Louisiana	376.21	455.31	1,818.66	2,106.12	2,178.40	1,880.30	350.73	1,489.47
Oklahoma	478.48	637.24	2,089.78	1,288.63	3,025.67*	3,154.20	487.87	1,600.31
Texas	535.78	641.80	2,359.21	1,602.13	1,755.28	2,144.02*	738.25	1,033.34
Mountain:								
Arizona	404.41	381.03	1,963.82	1,541.94	2,145.23	1,513.19	515.15	1,623.15
Colorado	429.13	269.85	2,019.04	1,973.31	2,448.88	2,058.91	201.34	1,957.81
Montana	1,147.87	1,400.69	1,745.58*	2,699.46	.	1,745.58*	1,708.12	2,559.76
Nevada	844.87	468.43	1,907.24*	2,634.71	2,049.46	2,784.32	967.43	1,333.78
New Mexico	497.81	609.95	1,204.58	1,612.34	1,985.22*	2,023.85	516.20	1,887.39
Utah	267.38	257.84	2,682.80	2,714.57*	1,904.56	1,333.62	297.22	815.13
Wyoming	1,162.15	852.26	.	3,445.02	3,091.66	2,496.93*	1,275.56	2,433.17
Pacific:								
California	291.81	395.98	466.08	482.66	1,293.68	1,016.63	366.37	439.92
Hawaii	283.01	306.10	1,593.80	1,311.90	1,268.35	2,128.54	132.04	1,026.09
Oregon	286.32	241.22	1,947.55	1,093.19	2,665.28	1,647.99	206.47	664.77
Washington	653.69	431.00	3,515.39	2,441.87	2,822.15	2,636.21	836.72	1,442.87
States not shown separately	304.17	344.46	1,952.54	1,326.72	2,213.47*	2,808.57*	296.30	1,474.59

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

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Table VI.D.1.b(2002) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Ownership				Age of firm		
		For profit, incorporated	For profit, unincorporated	Nonprofit	Unknown	Less than 5 years	5 or more years	Unknown
United States	8,616	8,521	8,665	9,211	8,737	8,460	8,579	8,706
New England:								
Connecticut	8,925	9,719	8,711	8,751	6,467	10,095	9,484	7,387
Maine	9,146	8,670	11,064	11,044	7,648	.	9,694	8,352
Massachusetts	8,713	8,471	8,105	11,812	7,015	8,906	9,122	7,644
New Hampshire	9,603	9,575	9,930	9,946	6,982	9,965	9,967	8,594
Middle Atlantic:								
New Jersey	9,406	9,311	9,964	9,336	10,097	9,861	9,293	9,595
New York	9,113	8,825	11,517	9,408	9,198	10,256	9,254	8,485
Pennsylvania	8,456	8,688	8,929	7,457	9,008	7,138	8,368	8,926
East North Central:								
Illinois	9,250	8,900	11,402	11,820	8,477	7,926	9,481	8,886
Indiana	8,511	8,265	7,435	10,437	9,346	9,592	8,308	8,975
Michigan	8,512	8,239	9,461	8,920	10,414	7,537	8,180	9,127
Ohio	8,101	8,029	8,242	8,617	7,987	10,078	8,177	7,731
Wisconsin	8,789	8,527	8,992	11,093	9,300	8,719	8,977	8,307
West North Central:								
Iowa	7,827	7,227	10,498	9,042	9,593	6,198*	7,420	9,499
Kansas	8,434	8,399	8,386	8,847	8,367	8,255	8,453	8,369
Minnesota	8,918	8,467	11,171	9,748	10,398	9,472	8,732	9,646
Missouri	7,812	7,527	7,940	9,454	8,506	7,483	7,566	8,461
Nebraska	8,441	8,377	8,707	8,397	9,220	9,017	8,432	8,350
South Atlantic:								
Delaware	8,149	7,448	9,786	9,525	10,348	8,216	7,276	9,291
Florida	8,918	8,941	7,815	8,782	9,019	7,649	8,643	9,311
Georgia	8,120	8,212	6,182	8,373	7,887	5,160	8,390	7,778
Maryland	9,278	9,255	8,482	9,520	9,541	7,224	9,347	9,303
North Carolina	7,675	7,597	6,537	8,917	8,497	9,138	7,825	7,296
South Carolina	8,151	8,273	6,847	7,646	9,493	9,332	8,071	8,247
Virginia	8,080	8,016	8,936	9,242	6,652	8,627	8,254	7,626
West Virginia	9,090	8,742	7,938	11,114	8,555	8,972	9,147	8,961
East South Central:								
Alabama	7,707	7,218	7,308	10,808	9,426	7,472	7,407	8,266
Kentucky	8,418	8,383	7,828	9,205	7,797	6,422	8,307	8,618
Mississippi	7,554	7,586	5,686	8,723	7,842	4,215*	7,355	8,182
Tennessee	8,144	8,146	6,988	8,256	8,717	6,859	7,953	8,809
West South Central:								
Louisiana	8,281	8,155	6,764	8,795	9,040	11,350	7,786	8,829
Oklahoma	8,707	8,801	7,282	7,703	9,596	9,348	7,790	9,795
Texas	9,030	9,020	8,625	9,600	9,318	8,820	9,335	8,540
Mountain:								
Arizona	8,308	8,381	8,780	6,598	9,561	9,554	8,335	8,111
Colorado	8,192	7,961	9,251	10,214	8,427	8,075	8,539	7,613
Montana	7,863	7,894	7,647	7,745	.	7,168	7,908	7,674
Nevada	7,411	7,641	5,509	7,843	7,562	10,231	7,222	7,137
New Mexico	7,919	7,720	8,129	8,560	9,315	9,059	8,032	7,711
Utah	8,538	7,974	7,332	9,519	8,758	5,779	7,632	9,371
Wyoming	7,911	7,238	7,297	8,832	10,440	6,724	7,406	9,097
Pacific:								
California	8,965	9,210	7,537	8,921	8,143	8,667	8,531	9,641
Hawaii	8,349	7,350	6,892	11,091	6,846	8,055	8,689	7,716
Oregon	8,370	8,287	6,455	9,791	8,960	6,876	8,354	9,156
Washington	8,574	8,556	7,944	9,118	8,887	7,280	8,735	8,203
States not shown separately	8,758	8,735	8,757	9,037	6,485	10,438	8,727	8,683

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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Table VI.D.1.b(2002) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2002: (43 States are shown separately)

Division and State	Total	For profit, incorporated	Ownership			Age of firm		
			For profit, unincorporated	Nonprofit	Unknown	Less than 5 years	5 or more years	Unknown
United States	72.71	89.84	166.84	168.64	177.55	221.25	90.37	86.57
New England:								
Connecticut	234.26	300.75	681.93	1,163.72	1,351.07	2,833.13	393.53	709.34
Maine	258.47	406.95	2,664.37	1,205.34	1,875.37	.	459.75	994.71
Massachusetts	180.09	229.67	1,832.78	1,402.67	1,556.73	2,486.94	237.87	313.62
New Hampshire	267.47	377.16	2,455.53	679.00	1,613.00	2,413.26	302.03	1,063.57
Middle Atlantic:								
New Jersey	351.46	413.49	2,398.70	1,449.89	2,834.19	2,402.84	467.43	606.87
New York	265.06	397.14	1,802.26	427.01	2,234.03	1,617.60	274.68	414.74
Pennsylvania	260.19	241.30	1,442.74	499.99	2,156.95	1,458.71	297.30	308.81
East North Central:								
Illinois	337.15	361.91	2,126.54	1,426.15	1,345.65	1,410.79	449.15	412.94
Indiana	167.86	197.50	1,174.35	884.36	1,243.72	2,182.37	264.51	278.05
Michigan	216.17	205.05	2,384.50	612.65	1,950.81	1,647.47	202.88	329.07
Ohio	245.55	261.76	1,554.69	906.43	1,518.69	1,963.31	310.23	429.16
Wisconsin	295.70	311.83	1,162.33	1,251.49	2,636.77	1,502.33	270.67	794.13
West North Central:								
Iowa	276.76	210.42	1,494.23	520.34	2,044.86	1,893.74*	253.03	680.28
Kansas	190.43	219.89	1,032.59	580.22	1,809.26	2,348.40	193.76	411.14
Minnesota	220.25	214.87	1,968.19	1,156.72	2,634.40	2,561.26	315.22	366.67
Missouri	188.43	221.82	1,429.81	270.55	1,900.51	2,103.94	147.88	687.88
Nebraska	357.47	329.98	1,530.09	1,188.23	1,460.92	1,742.78	388.38	502.35
South Atlantic:								
Delaware	504.03	496.20	2,333.78	1,224.08	660.49	2,023.12	703.41	445.26
Florida	309.37	302.04	1,862.11	1,210.36	1,093.60	1,380.80	302.67	427.27
Georgia	212.83	214.64	1,446.42	1,132.38	1,983.32	1,371.88	277.19	301.82
Maryland	202.94	275.88	1,325.47	303.83	1,770.45	1,245.90	251.82	306.90
North Carolina	260.61	279.73	1,598.79	1,736.80	1,849.73	2,640.01	250.25	548.28
South Carolina	214.58	243.62	1,403.81	367.47	2,295.60	2,045.38	308.14	351.18
Virginia	209.81	343.38	1,392.69	1,213.21	1,477.34	2,304.06	326.38	470.76
West Virginia	281.91	427.36	1,100.20	830.81	1,538.42	1,955.29	539.15	477.64
East South Central:								
Alabama	235.97	151.11	881.64	1,912.53	1,134.73	897.67	142.21	376.51
Kentucky	188.26	222.59	1,251.96	610.98	1,595.71	1,547.78	145.94	331.97
Mississippi	292.19	432.02	1,285.96	1,659.96	1,862.40	1,338.44*	335.13	925.10
Tennessee	251.89	205.41	1,091.73	1,025.18	1,325.37	1,552.21	193.28	540.52
West South Central:								
Louisiana	278.75	341.74	1,472.27	1,367.56	1,069.46	3,058.57	275.29	234.23
Oklahoma	360.67	349.00	921.27	1,108.08	1,810.26	2,442.94	417.80	739.69
Texas	351.09	419.07	732.27	609.15	1,131.41	1,476.06	401.63	490.11
Mountain:								
Arizona	176.15	240.47	1,046.42	1,137.81	2,093.42	2,087.85	281.67	390.18
Colorado	436.57	533.75	1,704.37	1,768.55	1,292.19	2,236.29	419.30	1,198.65
Montana	276.09	288.70	1,638.26	940.85	.	2,045.84	312.45	1,825.58
Nevada	391.32	580.38	1,348.19	760.85	1,665.88	2,503.24	492.00	586.79
New Mexico	294.98	389.71	1,676.18	1,370.28	2,120.39	2,701.24	318.88	627.78
Utah	326.89	259.86	1,459.29	1,633.09	1,648.98	1,096.67	253.29	606.27
Wyoming	339.07	315.64	2,029.06	2,365.36	2,208.13	1,471.89	417.45	645.71
Pacific:								
California	308.50	356.64	720.73	658.45	992.54	1,301.29	341.14	373.22
Hawaii	497.36	335.58	1,380.38	1,085.69	1,780.04	2,085.48	618.97	441.68
Oregon	295.56	342.27	1,685.98	602.19	2,118.20	1,702.53	332.43	361.02
Washington	263.49	372.86	1,665.85	876.54	1,939.53	1,384.70	294.76	423.90
States not shown separately	296.40	345.93	1,177.70	497.52	1,650.68	2,325.69	323.46	354.21

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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\* Figure does not meet standard of reliability or precision.

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**Table VI.D.1.c(2002) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	For profit, incorporated	Ownership		Unknown	Age of firm		
			For profit, unincorporated	Nonprofit		Less than 5 years	5 or more years	Unknown
United States	8,265	8,206	7,235	9,017	8,061	8,901	8,122	8,538
New England:								
Connecticut	8,901	8,354	.	11,978	12,400*	10,608*	9,480	8,123
Maine	8,624	8,363	8,854	6,403*	11,160*	5,729	8,380	10,677
Massachusetts	8,409	8,131	10,800*	11,223	.	9,511	8,459	6,503*
New Hampshire	9,343	8,770	5,831	10,419	.	12,419	9,083	9,882*
Middle Atlantic:								
New Jersey	10,485	10,496	9,010*	10,516	.	7,796	10,431	10,635
New York	8,149	7,276	7,089	9,824	4,968*	10,119	8,342	6,787
Pennsylvania	8,759	8,299	8,157	9,136	.	9,562	8,759	8,472
East North Central:								
Illinois	10,042	10,186	8,581	10,801	8,705	.	9,069	12,195
Indiana	6,975	6,897	6,634	14,196*	7,358	9,352*	6,993	6,897
Michigan	8,326	8,071	8,025	11,121	9,504*	.	8,410	8,048
Ohio	8,091	7,797	9,144	11,520	.	8,291*	8,266	7,292*
Wisconsin	9,085	9,235	8,508	8,137	9,132*	.	10,116	8,121
West North Central:								
Iowa	8,681	8,758	.	8,631	4,404*	6,000*	8,112	9,338
Kansas	7,364	7,623	4,454*	6,295*	9,269	2,100*	7,344	8,308
Minnesota	9,112	8,391	6,430	10,791	5,479*	7,076*	9,097	9,892
Missouri	7,258	7,224	.	10,043	9,132*	1,392*	7,143	7,541
Nebraska	8,229	8,480	9,275	7,474	7,046	8,400*	8,589	7,082
South Atlantic:								
Delaware	9,784	8,280	12,757	12,607	12,394*	.	8,515	11,673
Florida	9,095	9,126	.	4,896*	.	18,540*	7,723	9,326
Georgia	7,438	8,133	3,240*	18,216*	5,605	.	7,006	7,570
Maryland	8,002	8,019	6,000*	5,654	8,607	8,230	8,181	7,760
North Carolina	8,271	8,071	.	8,523	.	7,800*	7,896	8,907
South Carolina	7,476	7,368	.	9,288*	9,600	.	7,939	6,388
Virginia	7,020	7,210	4,475*	8,997	4,404*	9,240*	7,085	5,441*
West Virginia	7,852	6,813	11,912	12,023	672	21,276*	7,751	6,727
East South Central:								
Alabama	6,878	6,831	7,381	6,889	2,672*	8,633	7,010	4,980
Kentucky	8,771	9,282	6,404	8,526	5,700*	6,611*	9,738	8,346
Mississippi	7,240	6,293	8,553	7,889	9,228*	.	7,187	7,436
Tennessee	6,426	7,511	5,113	4,770*	2,000*	.	6,620	1,832
West South Central:								
Louisiana	9,567	9,590	12,132*	7,416*	12,504*	6,516*	9,514	10,245
Oklahoma	7,441	7,667	4,080*	6,816*	.	.	7,266	7,975
Texas	8,211	8,836	6,906	2,704*	9,132*	14,112*	6,983	9,122
Mountain:								
Arizona	7,991	7,991	.	.	.	.	6,010	11,384
Colorado	9,001	8,855	6,000*	9,507	9,684*	6,000*	8,960	9,344
Montana	7,239	6,875	7,140	8,465	.	.	7,158	9,018
Nevada	7,449	7,559	6,139*	9,235*	9,132*	4,800*	7,573	4,549*
New Mexico	7,013	6,190	8,885	.	.	.	7,156	5,637
Utah	7,629	7,654	6,058	8,609*	9,036*	6,744*	5,394	10,449
Wyoming	9,362	8,821	10,228	10,150	10,666	5,834	9,540	9,350
Pacific:								
California	7,547	7,535	6,863	7,447	8,543	8,340*	7,673	7,036
Hawaii	6,706	6,583	8,286	8,822	.	5,591	6,984	5,759
Oregon	7,635	7,539	8,469*	8,257	9,684*	9,960	8,795	3,461*
Washington	7,671	7,524	9,092*	.	10,548*	11,520*	7,221	9,059
States not shown separately	7,801	8,269	6,219	7,724	.	6,643*	7,898	7,180

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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**Table VI.D.1.c(2002) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	For profit, incorporated	Ownership			Less than 5 years	Age of firm	
			For profit, unincorporated	Nonprofit	Unknown		5 or more years	Unknown
United States	152.14	188.68	308.76	298.98	877.57	847.37	147.43	304.98
New England:								
Connecticut	723.03	1,134.29	.	3,384.39	3,921.22*	3,354.54*	780.50	2,258.06
Maine	468.50	562.18	1,983.83	2,024.68*	3,529.10*	1,524.59	578.71	2,995.20
Massachusetts	988.14	1,315.10	3,415.26*	2,906.80	.	2,678.79	1,525.75	2,056.43*
New Hampshire	1,103.01	1,469.51	1,677.94	2,559.18	.	3,554.89	977.80	3,052.03*
Middle Atlantic:								
New Jersey	1,013.04	1,065.25	2,849.21*	2,748.66	.	2,328.32	1,482.13	2,887.52
New York	718.62	483.93	1,937.78	1,157.08	1,571.02*	2,900.40	716.86	1,786.41
Pennsylvania	709.18	768.63	2,107.26	1,681.53	.	2,675.16	792.98	2,220.73
East North Central:								
Illinois	736.51	939.10	2,394.47	3,233.70	2,209.02	.	637.63	2,346.07
Indiana	601.02	1,088.12	1,862.19	4,489.17*	2,081.22	2,828.04*	1,007.68	1,641.21
Michigan	514.42	534.59	2,119.01	2,389.26	3,005.43*	.	639.47	1,888.77
Ohio	412.33	964.04	2,414.10	3,225.28	.	2,621.84*	537.84	2,198.35*
Wisconsin	888.52	1,411.72	2,472.62	2,258.05	2,887.79*	.	1,136.60	1,552.69
West North Central:								
Iowa	479.10	705.69	.	1,856.96	1,392.67*	1,897.37*	547.27	2,123.44
Kansas	746.86	666.07	1,442.55*	1,904.29*	2,764.91	664.08*	768.71	1,837.78
Minnesota	493.66	538.71	1,700.17	2,027.57	1,732.58*	2,141.63*	509.34	1,914.49
Missouri	978.03	1,006.79	.	2,995.54	2,887.79*	440.19*	1,285.31	2,052.24
Nebraska	1,218.97	2,067.50	2,765.17	2,125.59	2,094.27	2,656.31*	1,562.56	1,753.62
South Atlantic:								
Delaware	1,066.59	1,076.60	3,815.50	3,516.51	3,799.23*	.	1,038.84	3,136.97
Florida	1,495.63	1,504.02	.	1,478.96*	.	5,862.86*	1,776.16	2,439.80
Georgia	1,272.76	1,426.72	1,024.58*	5,760.40*	1,644.48	.	1,807.41	1,747.74
Maryland	706.50	700.50	1,897.37*	1,615.39	2,572.41	2,307.38	717.89	1,660.13
North Carolina	1,548.09	1,510.69	.	2,411.11	.	2,466.58*	1,488.28	2,319.54
South Carolina	1,263.07	1,553.29	.	2,937.12*	2,677.31	.	1,646.10	1,492.80
Virginia	753.01	745.07	1,415.12*	2,519.35	1,392.67*	2,921.94*	756.74	1,727.20*
West Virginia	928.07	1,446.09	3,398.14	2,861.03	187.41	6,728.06*	1,101.84	1,817.95
East South Central:								
Alabama	238.39	229.17	1,994.89	1,519.33	844.96*	2,416.63	224.25	1,225.90
Kentucky	791.97	901.83	1,748.29	2,419.51	1,802.50*	2,090.61*	839.06	2,029.19
Mississippi	741.43	1,151.43	2,076.34	1,905.41	2,918.15*	.	1,033.61	1,997.86
Tennessee	799.31	1,233.88	1,475.68	1,508.46*	632.46*	.	940.79	549.38
West South Central:								
Louisiana	2,125.47	2,145.16	3,836.48*	2,345.15*	3,954.11*	2,060.54*	2,391.27	2,875.59
Oklahoma	1,460.77	1,687.65	1,290.21*	2,155.41*	.	.	1,457.23	2,385.28
Texas	954.25	1,286.11	1,914.29	815.86*	2,887.79*	4,462.61*	1,136.00	1,936.03
Mountain:								
Arizona	1,715.31	1,715.31	.	.	.	.	1,304.01	3,182.65
Colorado	1,400.93	1,667.23	1,897.37*	2,836.26	3,062.35*	1,897.37*	1,741.18	2,749.17
Montana	497.76	626.11	2,134.50	1,641.22	.	.	490.04	2,189.95
Nevada	1,513.78	1,948.02	1,859.47*	2,920.36*	2,887.79*	1,517.89*	1,607.54	1,446.24*
New Mexico	1,288.92	1,422.65	1,991.96	.	.	.	1,355.45	1,645.89
Utah	721.95	788.24	1,656.57	2,621.97*	2,857.43*	2,083.56*	624.32	3,027.95
Wyoming	471.08	540.37	2,316.91	1,888.57	2,757.54	1,439.14	538.50	1,138.05
Pacific:								
California	510.54	549.13	1,569.88	1,949.49	2,326.30	2,525.49*	531.95	1,396.78
Hawaii	833.12	916.78	1,811.47	2,481.45	.	1,584.26	850.63	1,727.47
Oregon	1,113.40	1,111.05	2,558.74*	2,476.52	3,062.35*	2,986.48	1,455.91	1,226.00*
Washington	882.95	1,107.01	2,831.04*	.	3,335.57*	3,642.94*	926.93	2,288.65
States not shown separately	556.71	854.42	1,097.74	1,837.48	.	2,044.45*	739.46	1,880.21

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

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Table VI.D.2(2002) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2002: (43 States are shown separately)

Division and State	Total	For profit, incorporated	Ownership		Unknown	Less than 5 years	Age of firm	
			For profit, unincorporated	Nonprofit			5 or more years	Unknown
United States	1,987	1,936	2,311	2,167	1,973	2,070	2,050	1,837
New England:								
Connecticut	1,954	2,239	925*	1,775	1,909	3,560	1,926	1,867
Maine	2,714	2,542	2,541	3,525	1,955	4,818*	3,036	2,175
Massachusetts	2,040	1,874	3,211	2,648	1,488	1,402*	2,131	1,783
New Hampshire	2,407	2,607	3,752	1,850	1,539	2,862*	2,426	2,225
Middle Atlantic:								
New Jersey	2,128	1,821	2,064*	3,030	3,693	4,180	2,019	2,222
New York	1,886	1,908	2,827	1,646	1,178	1,449*	1,897	1,924
Pennsylvania	1,656	1,818	1,899	1,278	570*	2,256	1,622	1,729
East North Central:								
Illinois	2,016	1,937	2,333	2,646	1,769	2,215	2,169	1,695
Indiana	1,536	1,476	2,046	1,590	1,570	1,681*	1,591	1,396
Michigan	1,361	1,366	981	1,624	638*	826	1,371	1,356
Ohio	1,841	1,737	2,174	2,610	1,203	2,333	1,955	1,495
Wisconsin	1,584	1,501	2,280	1,977	1,935	1,081*	1,508	1,815
West North Central:								
Iowa	1,781	1,645	2,743	2,234	1,364	1,223	1,860	1,556
Kansas	1,881	1,696	2,969	2,873	2,409	2,327	1,841	1,994
Minnesota	2,033	1,927	2,847	2,181	2,056*	1,924*	2,058	1,909
Missouri	1,935	1,906	2,599	2,206	1,426	2,348*	2,086	1,470
Nebraska	2,209	2,170	2,081	2,620	2,122	1,597*	2,271	1,990
South Atlantic:								
Delaware	1,735	1,718	3,388	1,144*	2,136	2,264*	1,831	1,591
Florida	2,178	2,033	3,490	2,737	2,533	3,372	2,464	1,742
Georgia	2,250	2,229	2,072*	2,066	4,272	1,556	2,392	2,031
Maryland	2,583	2,555	2,371	3,003	2,416	1,869	2,732	2,403
North Carolina	2,110	2,056	3,509	3,052	1,408	1,686*	2,209	1,898
South Carolina	2,155	1,955	3,195	3,274	1,764	2,150	2,318	1,880
Virginia	2,447	2,521	2,137	2,958	1,217	3,720	2,452	2,386
West Virginia	1,710	1,682	2,604	1,709*	1,473	1,571*	1,549	2,178
East South Central:								
Alabama	2,164	2,107	3,250	2,014	1,829*	2,872	2,241	1,930
Kentucky	1,900	1,932	1,485	1,960	1,327	3,033	1,786	1,998
Mississippi	1,777	1,829	1,461	2,098*	1,371*	1,001*	1,880	1,564
Tennessee	2,012	2,036	2,252	1,701	2,029	3,427	1,980	2,031
West South Central:								
Louisiana	2,259	2,160	2,109	4,076	2,265	3,051	2,220	2,274
Oklahoma	2,600	2,621	2,746	2,594	2,136	2,404	2,086	3,308
Texas	2,298	2,152	3,629	2,767	2,276	2,298	2,537	1,847
Mountain:								
Arizona	2,160	2,200	2,026	1,803	2,474	1,795*	2,209	2,022
Colorado	2,117	2,075	3,331	2,015	2,263	5,275	2,241	1,840
Montana	1,952	1,767	3,187	2,532	.	3,576*	1,865	2,497
Nevada	1,694	1,607	1,148*	3,181	2,020	1,166*	1,942	1,315
New Mexico	1,830	1,773	2,482	1,718*	2,430	2,085*	1,862	1,760
Utah	1,661	1,668	1,043*	1,942	1,155	2,828	1,779	1,474
Wyoming	1,970	1,960	1,257*	1,801*	2,359	1,136*	1,945	2,151
Pacific:								
California	1,996	1,960	1,752	2,372	2,071	1,925	2,163	1,659
Hawaii	1,978	1,772	884*	3,367	1,368	4,261	1,907	1,925
Oregon	1,841	1,831	2,699	1,626	1,975	553*	2,019	1,595
Washington	1,623	1,548	1,175*	3,498	1,063*	670*	1,660	1,728
States not shown separately	2,112	2,054	2,337	2,285	1,594*	2,269	2,089	2,158

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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Table VI.D.2(2002) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Ownership				Age of firm		
		For profit, incorporated	For profit, unincorporated	Nonprofit	Unknown	Less than 5 years	5 or more years	Unknown
United States	30.00	35.80	113.25	78.45	176.56	103.63	45.79	51.14
New England:								
Connecticut	160.32	109.49	590.94*	496.86	352.07	978.23	188.21	168.42
Maine	105.06	281.53	673.80	779.89	485.77	1,500.05*	196.03	415.42
Massachusetts	142.15	132.60	735.42	316.27	378.40	513.34*	163.38	251.16
New Hampshire	229.14	245.52	820.03	230.58	342.21	1,871.43*	200.84	453.77
Middle Atlantic:								
New Jersey	199.70	205.38	641.06*	839.46	974.13	1,101.07	275.94	267.05
New York	90.81	129.18	628.81	314.82	263.12	563.23*	127.70	190.74
Pennsylvania	91.67	95.70	351.99	158.04	318.23*	645.71	74.61	197.23
East North Central:								
Illinois	112.57	127.41	684.70	657.92	323.71	639.97	157.97	139.10
Indiana	100.33	131.09	399.18	191.43	419.57	574.54*	122.57	148.38
Michigan	130.37	133.14	218.14	238.26	391.82*	238.38	181.51	141.86
Ohio	80.35	109.25	568.36	472.40	339.79	472.84	116.83	143.47
Wisconsin	142.51	153.16	468.14	361.99	558.38	596.00*	181.84	225.19
West North Central:								
Iowa	168.28	200.29	289.26	230.74	325.68	365.24	216.01	151.24
Kansas	138.35	154.67	631.89	188.90	542.45	661.36	205.20	177.69
Minnesota	136.93	167.24	670.72	306.21	661.74*	720.03*	163.89	229.83
Missouri	152.56	201.14	503.07	380.07	397.84	740.21*	222.80	266.41
Nebraska	97.32	100.74	563.89	425.98	478.50	773.98*	102.14	266.03
South Atlantic:								
Delaware	146.98	156.67	906.38	693.88*	338.81	939.19*	183.48	272.16
Florida	189.96	204.55	846.28	715.50	578.87	725.56	285.77	199.51
Georgia	115.26	110.54	720.44*	291.12	1,040.53	446.89	180.77	429.44
Maryland	111.92	142.82	423.30	238.76	319.16	505.95	128.05	142.54
North Carolina	142.58	136.01	751.37	620.29	310.81	509.08*	177.41	133.35
South Carolina	155.74	148.60	839.64	877.62	291.58	580.66	223.94	257.11
Virginia	186.27	173.64	417.14	645.08	279.91	744.38	211.31	278.66
West Virginia	194.23	211.09	546.78	852.79*	370.64	1,048.57*	282.31	272.86
East South Central:								
Alabama	108.98	117.00	799.26	505.11	557.84*	835.11	128.05	171.16
Kentucky	193.47	214.36	443.18	319.64	388.81	829.60	187.18	254.48
Mississippi	136.68	173.46	389.79	641.87*	422.81*	530.50*	166.82	228.94
Tennessee	152.61	153.74	278.76	269.03	394.12	796.06	202.00	159.98
West South Central:								
Louisiana	155.52	171.36	401.49	571.60	410.56	815.29	167.90	226.43
Oklahoma	235.26	259.89	698.73	622.55	467.74	719.62	346.43	351.67
Texas	95.87	127.34	885.79	452.91	281.76	600.04	116.24	136.01
Mountain:								
Arizona	153.47	179.46	354.29	403.77	677.99	626.43*	181.73	316.47
Colorado	76.12	145.28	620.36	552.81	547.92	1,213.67	116.26	228.01
Montana	246.05	255.47	721.29	421.17	.	1,080.33*	267.54	647.28
Nevada	196.57	211.19	632.85*	524.89	463.52	470.98*	251.91	229.16
New Mexico	154.89	157.54	545.75	541.89*	554.74	749.68*	165.00	192.47
Utah	125.13	168.65	593.72*	502.57	341.97	568.06	193.24	356.77
Wyoming	166.44	138.59	919.04*	591.88*	452.38	606.50*	240.42	242.90
Pacific:								
California	187.62	149.40	521.83	448.18	513.59	352.14	222.22	289.08
Hawaii	215.66	144.60	712.16*	769.88	404.79	1,179.74	186.70	308.94
Oregon	231.15	270.65	771.88	413.74	486.86	570.11*	264.80	286.59
Washington	218.74	239.83	721.61*	531.23	530.78*	727.67*	342.67	289.68
States not shown separately	141.96	159.00	557.76	333.67	533.43*	645.00	185.69	358.77

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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Table VI.D.2.a(2002) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2002: (43 States are shown separately)

Division and State	Total	For profit, incorporated	Ownership		Nonprofit	Unknown	Age of firm	
			For profit, unincorporated				Less than 5 years	5 or more years
United States	2,084	2,060	2,126		2,191	2,046	2,247	2,144
New England:								
Connecticut	2,515	2,639	3,317		1,657	225*	4,192	2,535
Maine	3,331	3,592	3,971*		2,719*	2,485	9,337	3,651
Massachusetts	2,184	2,024	2,714		2,752	1,353	1,677*	2,282
New Hampshire	2,550	2,826	5,030		1,743	1,225	2,827*	2,562
Middle Atlantic:								
New Jersey	1,772	2,026	318*		1,248	1,459	2,419*	1,855
New York	1,821	1,872	2,261*		1,560*	892*	1,678*	1,833
Pennsylvania	1,475	1,704	1,824*		1,054*	396*	3,338*	1,398
East North Central:								
Illinois	1,994	1,923	2,497		2,164	1,926	3,724	2,072
Indiana	1,929	1,778	2,639		1,985*	2,016	.	1,893
Michigan	1,351	1,151	1,159*		1,979	535*	1,353*	1,263
Ohio	2,627	2,462	2,255*		4,150	1,076*	3,594*	3,310
Wisconsin	1,484	1,371*	1,254		2,416	1,956*	.	1,365
West North Central:								
Iowa	1,611	1,605	1,576		1,678	1,527	.	1,608
Kansas	1,970	1,737	2,693*		3,612	2,783	3,119	1,821
Minnesota	2,210	2,410	1,025*		2,103	3,560	3,086	2,214
Missouri	2,173	2,004	3,267		1,822	1,311*	3,943	2,172
Nebraska	2,189	2,232	409*		2,546*	4,980	.	2,174
South Atlantic:								
Delaware	1,553	2,063	1,584*		510*	775*	1,605*	2,181
Florida	2,268	2,131	2,541*		2,511*	4,708	3,828	2,357
Georgia	2,365	2,373	2,099*		2,669	2,070	1,573*	2,900
Maryland	2,539	2,346	3,278		4,305	1,931*	2,066	2,713
North Carolina	2,040	1,991	2,731		4,443	1,533	1,669*	2,117
South Carolina	2,348	2,420	1,930*		1,804*	1,998	.	2,459
Virginia	2,625	2,661	2,277		2,761	1,723	2,662	2,530
West Virginia	1,860	1,880	2,763*		1,518	2,847	1,716*	1,849
East South Central:								
Alabama	2,149	2,261	2,541		1,482*	612*	3,421*	2,405
Kentucky	2,035*	2,101*	1,615		752	1,918	6,575	1,442
Mississippi	2,233	2,786*	.		.	.	.	2,152*
Tennessee	1,950	1,941	2,722*		1,710*	1,823	2,400*	1,948
West South Central:								
Louisiana	2,806	2,623	3,257		3,776	2,759	3,419*	2,962
Oklahoma	2,536	2,392	2,918*		3,085	2,702*	3,770	2,476
Texas	2,330	2,141	5,000		3,302	1,889	1,356*	2,468
Mountain:								
Arizona	2,103	2,080	3,051		1,840*	2,447	1,941*	2,091
Colorado	2,179	2,343	3,705		1,910*	1,787*	4,820	2,513
Montana	2,114*	2,089*	2,760*		2,103*	.	2,760*	2,038*
Nevada	1,918*	2,009	125*		6,663	1,531*	6,158	1,900*
New Mexico	2,213	1,907	3,907		2,945	2,914	4,704*	2,070
Utah	1,889	1,947	2,330*		1,268	1,586*	1,387	2,012
Wyoming	2,980	2,200	.		646*	3,706	.	2,070*
Pacific:								
California	2,207	2,122	1,404		2,381	3,307	1,399	2,313
Hawaii	2,088	2,284	744*		1,866	245*	5,995	1,410
Oregon	1,734	1,908	1,335*		1,428*	1,959	1,093*	1,651
Washington	1,472*	1,269	836*		5,826	215*	194*	1,702*
States not shown separately	2,231	2,249	2,893		2,102	1,645*	4,695	2,070

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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Table VI.D.2.a(2002) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2002: (43 States are shown separately)

Division and State	Total	For profit, incorporated	Ownership			Less than 5 years	Age of firm	
			For profit, unincorporated	Nonprofit	Unknown		5 or more years	Unknown
United States	77.47	73.44	194.45	131.27	290.77	231.45	99.40	64.15
New England:								
Connecticut	178.60	185.33	769.76	307.26	158.57*	1,213.18	130.15	285.98
Maine	277.32	372.53	1,264.12*	817.45*	709.15	2,786.56	379.31	835.86*
Massachusetts	155.91	135.11	677.08	221.72	399.59	511.02*	173.00	455.76
New Hampshire	202.48	207.03	1,218.79	471.47	365.28	1,221.96*	228.57	539.67
Middle Atlantic:								
New Jersey	243.61	337.44	214.32*	306.57	399.02	757.29*	332.95	328.72
New York	207.29	262.38	974.75*	632.72*	277.93*	628.76*	205.27	375.96
Pennsylvania	219.21	238.92	575.01*	412.47*	125.23*	1,246.46*	231.16	572.95*
East North Central:								
Illinois	188.61	374.65	673.74	476.58	469.17	986.30	247.08	248.60
Indiana	269.52	326.04	781.25	634.12*	547.92	.	296.33	440.93
Michigan	208.22	190.66	383.63*	464.09	187.35*	515.69*	276.86	221.09
Ohio	687.94	323.65	941.99*	1,006.08	329.95*	1,084.01*	927.40	292.39
Wisconsin	391.05	461.87*	374.10	521.31	618.54*	.	347.56	804.04*
West North Central:								
Iowa	228.28	321.91	464.47	434.59	435.60	.	232.93	543.01*
Kansas	322.03	326.50	888.24*	768.52	786.26	919.70	361.84	252.35
Minnesota	292.80	369.84	398.10*	537.95	1,030.32	920.01	343.02	406.74
Missouri	278.71	372.11	764.67	461.77	417.10*	1,126.47	323.70	382.93*
Nebraska	303.63	294.19	129.44*	827.10*	1,484.75	.	351.70	684.38
South Atlantic:								
Delaware	284.33	252.59	589.90*	906.23*	266.69*	507.67*	203.98	725.64*
Florida	399.08	352.88	815.60*	924.04*	1,279.57	1,076.25	519.42	378.01
Georgia	205.31	242.40	758.18*	665.38	618.88	477.21*	248.89	282.47
Maryland	133.00	53.97	737.63	435.22	589.58*	521.43	203.28	165.59
North Carolina	290.24	217.09	812.70	1,149.93	438.54	525.40*	513.95	614.33*
South Carolina	182.44	291.26	635.33*	928.60*	537.18	.	306.45	415.84
Virginia	255.37	306.56	600.69	621.60	481.00	700.03	300.30	546.12
West Virginia	332.10	429.69	905.49*	401.71	794.55	637.42*	411.88	439.83
East South Central:								
Alabama	303.81	310.08	760.59	1,061.01*	193.53*	1,132.19*	357.77	313.60
Kentucky	616.51*	640.20*	457.43	224.47	486.46	1,906.48	260.28	891.89
Mississippi	536.94	1,292.68*	.	.	.	.	730.43*	1,283.13*
Tennessee	230.82	285.90	861.25*	646.11*	430.55	758.95*	369.27	382.83
West South Central:								
Louisiana	279.34	317.08	854.69	870.13	601.14	1,076.17*	279.80	373.08
Oklahoma	294.12	473.98	932.28*	614.06	854.45*	1,124.00	425.15	547.01
Texas	146.25	212.10	1,233.87	887.95	522.34	428.80*	172.36	220.66
Mountain:								
Arizona	192.73	295.77	857.23	1,035.40*	717.78	663.02*	244.53	534.96
Colorado	355.34	393.54	1,019.44	732.87*	575.22*	1,341.37	356.12	385.78
Montana	1,265.20*	1,282.72*	872.79*	641.02*	.	872.79*	1,299.56*	801.56*
Nevada	667.62*	466.62	263.81*	1,908.90	637.35*	1,837.65	751.55*	564.29*
New Mexico	275.70	282.50	1,028.15	717.12	868.79	1,414.40*	302.24	569.37
Utah	212.07	222.38	706.77*	378.26	518.18*	401.70	231.67	410.67
Wyoming	538.50	411.40	.	600.20*	1,107.46	.	678.94*	898.34
Pacific:								
California	269.38	228.71	318.81	527.23	722.00	354.74	310.37	328.03
Hawaii	295.70	333.27	332.20*	452.82	91.61*	1,628.06	94.80	618.70
Oregon	241.87	255.45	631.78*	837.65*	568.89	427.34*	327.43	499.06
Washington	452.57*	235.34	264.71*	1,510.05	208.81*	125.68*	799.61*	366.78*
States not shown separately	185.45	193.29	787.02	616.27	505.79*	1,400.86	245.80	814.74

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

Table VI.D.2.b(2002) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2002: (43 States are shown separately)

Division and State	Total	For profit, incorporated	Ownership		Unknown	Less than 5 years	Age of firm	
			For profit, unincorporated	Nonprofit			5 or more years	Unknown
United States	1,977	1,929	2,410	2,119	1,958	1,941	2,032	1,863
New England:								
Connecticut	1,714	2,173	519*	1,628*	1,809	1,579*	1,675	1,823
Maine	2,482	2,165	1,443*	4,330	2,057	.	2,828	1,982
Massachusetts	1,928	1,804	3,555	2,261	1,698	1,572*	1,962	1,868
New Hampshire	2,024	2,062	2,235*	1,934	1,678	1,804	2,228	1,501
Middle Atlantic:								
New Jersey	2,300	1,826	2,462*	3,498	5,967*	5,486*	2,039	2,654
New York	1,923	1,975	2,957	1,606	1,286	1,235*	1,912	2,067
Pennsylvania	1,732	1,906	1,914	1,135	768*	1,701*	1,708	1,825
East North Central:								
Illinois	2,082	2,006	2,347*	2,962	1,611	1,546*	2,285	1,703
Indiana	1,529	1,491	1,732	1,540	1,828	1,846*	1,568	1,406
Michigan	1,401	1,479	1,463*	1,333*	655*	597*	1,455	1,326
Ohio	1,669	1,600	2,394	2,103	1,326	2,350	1,709	1,498
Wisconsin	1,642	1,561	2,447	1,932*	1,931	1,305*	1,584	1,804
West North Central:								
Iowa	1,925	1,806	2,836	2,313	1,351	1,471	1,948	1,870
Kansas	1,884	1,703	3,195	2,736	2,319	2,027*	1,868	1,940
Minnesota	1,996	1,893	3,934	1,852	1,956*	1,522*	2,044	1,844
Missouri	1,877	1,872	2,273	2,341	1,433	1,238	2,017	1,605
Nebraska	2,200	2,119	2,401	2,690	1,945	1,683*	2,284	1,914
South Atlantic:								
Delaware	1,816	1,653	3,129	3,142	2,029	2,610*	1,764	1,849
Florida	2,226	2,084	3,657	2,966	2,335	3,346	2,564	1,767
Georgia	2,177	2,168	2,059	1,931	4,257	1,541*	2,207	2,170
Maryland	2,707	2,777	1,808	2,639	2,537	1,830	2,791	2,651
North Carolina	2,127	2,061	3,980	2,976	1,143	1,500*	2,232	1,934
South Carolina	2,141	1,852	3,305	3,426	1,406	2,150	2,327	1,823
Virginia	2,324	2,446	1,947	2,876	1,179	3,057	2,466	1,933
West Virginia	1,682	1,679	2,737	1,585*	1,446*	1,125*	1,499	2,204
East South Central:								
Alabama	2,191	2,141	2,931	2,312	1,824*	3,606	2,193	2,094
Kentucky	1,945	1,984	1,410*	1,940	1,556*	2,435	1,914	1,973
Mississippi	1,728	1,808	1,642	1,995	1,016*	1,001*	1,874	1,433
Tennessee	2,040	2,067	2,286*	1,649*	2,078*	3,501	2,003	2,059
West South Central:								
Louisiana	2,147	2,104	1,740*	3,477	2,203	2,663*	2,075	2,224
Oklahoma	2,589	2,642	2,753	2,267	2,110	2,226*	1,905	3,429
Texas	2,298	2,181	3,422	2,458	2,406	2,019	2,558	1,885
Mountain:								
Arizona	2,232	2,349	1,866	1,783	2,489	1,633*	2,342	1,950
Colorado	1,971	1,879	3,129	1,798*	2,312	6,005*	1,985	1,869
Montana	2,046	1,904	3,378	2,419	.	3,739*	2,012	2,042
Nevada	1,668	1,559	1,583*	2,060	2,133	657*	2,054	1,280
New Mexico	1,705	1,749	1,074*	1,517*	2,397	603*	1,774	1,678
Utah	1,744	1,827	776*	1,953	1,029*	3,732	1,831	1,586
Wyoming	1,711	1,773	2,515*	2,098*	1,254	1,100*	1,925	1,391
Pacific:								
California	1,853	1,849	2,223*	2,406	1,401	2,503*	2,076	1,463
Hawaii	2,108	1,496	927*	3,683	1,934*	1,185*	2,385	1,617
Oregon	1,808	1,730	2,984	2,008	1,982	537*	2,055	1,345
Washington	1,704	1,643	1,249*	2,885	1,493*	798*	1,731	1,884
States not shown separately	2,089	1,974	3,323	2,355	1,587*	2,009*	2,054	2,158

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

**Table VI.D.2.b(2002) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	Ownership				Age of firm		
		For profit, incorporated	For profit, unincorporated	Nonprofit	Unknown	Less than 5 years	5 or more years	Unknown
United States	31.04	35.66	161.48	116.20	178.93	133.16	41.28	65.33
New England:								
Connecticut	200.02	185.69	743.38*	518.05*	314.56	607.36*	261.90	180.99
Maine	166.32	216.78	512.52*	992.30	540.56	.	248.41	387.31
Massachusetts	199.60	199.18	946.06	540.15	489.32	531.49*	294.22	283.79
New Hampshire	162.70	174.96	684.16*	459.53	402.59	491.12	245.28	260.04
Middle Atlantic:								
New Jersey	248.69	209.14	1,072.08*	979.07	1,796.21*	1,676.41*	313.34	390.01
New York	160.51	132.17	777.13	343.59	317.76	531.71*	210.56	274.76
Pennsylvania	145.96	135.79	535.59	241.25	322.17*	602.68*	193.46	199.13
East North Central:								
Illinois	160.77	167.04	705.53*	857.52	409.93	671.50*	242.51	156.12
Indiana	92.83	107.60	443.16	164.59	396.72	587.33*	128.86	107.94
Michigan	145.67	168.68	953.98*	425.97*	393.46*	193.96*	203.92	152.85
Ohio	136.41	139.58	533.62	493.87	352.15	554.90	166.99	198.10
Wisconsin	129.30	175.36	550.59	632.48*	560.85	587.02*	175.54	176.60
West North Central:								
Iowa	168.59	193.74	425.18	329.58	348.69	430.59	243.71	217.38
Kansas	180.00	189.12	857.74	344.95	524.10	642.24*	261.80	214.45
Minnesota	142.40	170.08	850.11	408.16	604.36*	684.67*	173.14	300.76
Missouri	156.56	167.47	579.55	474.08	407.70	360.51	243.81	298.21
Nebraska	123.68	117.11	594.58	453.20	467.43	774.13*	146.99	270.04
South Atlantic:								
Delaware	153.80	206.26	867.23	666.12	445.77	974.22*	329.76	250.37
Florida	178.80	194.30	986.05	545.27	409.36	872.85	206.49	252.11
Georgia	125.48	140.17	554.34	350.53	1,056.55	474.83*	200.34	421.16
Maryland	192.43	219.16	397.20	265.28	511.65	426.14	252.21	162.24
North Carolina	157.96	160.90	842.09	750.34	306.94	519.45*	207.09	156.44
South Carolina	222.13	198.97	956.99	869.55	377.83	580.66	296.80	301.21
Virginia	187.39	166.46	486.19	727.30	311.70	886.20	265.72	241.54
West Virginia	243.68	296.48	631.44	635.04*	494.30*	533.26*	381.80	314.02
East South Central:								
Alabama	143.45	165.78	772.79	469.79	556.06*	858.99	139.21	218.80
Kentucky	232.03	257.16	507.72*	372.56	527.05*	616.52	255.96	292.61
Mississippi	198.18	201.01	461.91	563.54	371.07*	530.50*	203.49	234.68
Tennessee	193.70	219.22	715.68*	506.37*	785.25*	846.13	253.24	203.48
West South Central:								
Louisiana	207.31	253.49	693.49*	588.26	437.64	935.90*	208.57	240.89
Oklahoma	273.64	302.44	705.90	665.52	463.10	747.06*	388.55	376.15
Texas	129.52	133.15	916.84	493.41	322.17	576.44	148.24	189.00
Mountain:								
Arizona	228.71	275.22	359.63	469.51	692.71	642.96*	278.61	317.88
Colorado	113.06	191.01	661.57	926.72*	602.04	1,925.75*	165.17	232.77
Montana	364.19	397.47	889.40	514.58	.	1,125.11*	360.29	509.01
Nevada	204.73	232.96	742.19*	225.14	463.35	343.33*	259.91	299.55
New Mexico	154.31	158.01	643.51*	596.39*	551.77	475.16*	229.87	223.19
Utah	149.53	178.38	310.42*	543.52	350.48*	920.51	293.22	343.56
Wyoming	202.61	284.64	968.21*	636.20*	354.53	705.04*	519.92	201.59
Pacific:								
California	166.99	171.81	781.50*	382.54	324.72	923.70*	173.68	154.61
Hawaii	331.15	212.25	482.44*	879.92	583.10*	409.90*	592.95	273.90
Oregon	244.24	304.94	833.43	376.24	516.11	577.14*	271.68	228.41
Washington	227.35	293.29	711.41*	605.77	542.67*	768.69*	340.87	315.90
States not shown separately	173.10	183.97	729.24	474.69	838.25*	628.23*	259.64	369.62

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

Table VI.D.3(2002) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2002: (43 States are shown separately)

Division and State	Total	For profit, incorporated	Ownership			Less than 5 years	Age of firm	
			For profit, unincorporated	Nonprofit	Unknown		5 or more years	Unknown
United States	23.5%	23.1%	27.8%	23.9%	23.2%	24.9%	24.3%	21.4%
New England:								
Connecticut	21.6%	24.0%	10.4%*	19.2%	26.2%	34.7%	20.5%	23.3%
Maine	29.6%	28.5%	24.7%*	35.4%	23.4%	57.3%	31.5%	25.6%
Massachusetts	23.2%	21.8%	35.6%	25.8%	23.1%	15.4%*	23.3%	24.5%
New Hampshire	24.9%	27.1%	39.5%	18.5%	20.2%	27.5%*	24.9%	24.3%
Middle Atlantic:								
New Jersey	22.6%	19.3%	21.1%*	31.6%	40.0%	43.4%	21.5%	23.4%
New York	21.7%	22.6%	29.0%	18.1%	13.3%	14.9%*	21.7%	23.3%
Pennsylvania	20.2%	21.4%	22.1%	16.7%	10.1%*	28.0%	19.6%	21.4%
East North Central:								
Illinois	22.2%	22.2%	22.1%	23.0%	20.4%	28.8%*	23.6%	19.0%
Indiana	18.7%	18.5%	28.3%	15.1%	17.7%	17.6%*	19.6%	16.5%
Michigan	16.1%	16.9%	10.8%	17.2%	6.3%*	10.1%*	16.8%	15.1%
Ohio	22.5%	21.5%	27.9%	29.2%	15.7%	23.5%	23.7%	19.1%
Wisconsin	18.2%	17.6%	26.2%	19.5%	21.1%	12.9%*	17.1%	21.7%
West North Central:								
Iowa	22.6%	22.2%	26.9%	25.4%	14.9%	19.7%*	24.9%	16.7%
Kansas	22.7%	20.4%	36.7%	33.3%	30.4%	30.4%*	22.2%	23.8%
Minnesota	22.8%	22.7%	28.6%	22.2%	20.0%*	20.0%*	23.4%	20.3%
Missouri	24.8%	25.1%	32.6%	24.2%	16.8%*	31.0%*	27.4%	17.5%
Nebraska	26.2%	25.7%	25.6%	32.0%	23.2%	17.8%*	27.0%	23.8%
South Atlantic:								
Delaware	20.7%	21.9%	33.3%	13.7%*	20.1%*	26.5%*	23.3%	17.6%
Florida	24.9%	23.5%	43.8%	30.2%	27.4%	42.5%	29.0%	19.1%
Georgia	28.3%	27.6%	37.7%	24.6%	58.4%	33.8%	28.9%	26.5%
Maryland	29.3%	29.3%	28.2%	31.8%	26.6%	25.6%	31.1%	26.9%
North Carolina	26.3%	25.6%	50.8%	33.2%	19.3%	19.8%*	26.7%	25.7%
South Carolina	26.9%	24.2%	46.6%	43.5%	19.1%	23.0%	29.8%	22.4%
Virginia	31.6%	32.9%	24.8%	33.9%	18.5%	45.9%	30.9%	31.8%
West Virginia	19.1%	19.7%	29.9%	15.8%	17.9%*	15.2%*	17.3%	25.3%
East South Central:								
Alabama	28.6%	29.4%	45.0%	19.8%*	19.7%*	37.7%*	30.7%	23.6%
Kentucky	22.6%	23.0%	20.2%*	21.5%	17.6%	42.5%	21.4%	23.4%
Mississippi	23.6%	24.5%	21.9%	25.2%*	17.0%	23.7%*	25.8%	19.0%
Tennessee	24.9%	24.8%	36.9%	21.8%	23.6%	48.1%	25.3%	23.0%
West South Central:								
Louisiana	27.0%	26.3%	28.6%	43.7%	24.8%	34.6%	27.6%	25.7%
Oklahoma	30.5%	30.3%	38.3%	34.4%	22.3%	25.3%	27.4%	33.9%
Texas	26.0%	24.3%	43.0%	31.9%	25.2%	25.3%*	28.4%	21.4%
Mountain:								
Arizona	27.1%	27.7%	23.7%	25.5%	27.1%	23.6%*	28.5%	23.0%
Colorado	24.9%	26.0%	37.2%	19.6%	26.9%	67.3%	26.7%	21.2%
Montana	25.3%	23.2%	42.7%	30.6%	.	51.9%*	24.2%	31.6%
Nevada	23.0%	20.7%	25.9%*	37.0%	26.7%	11.5%*	27.1%	18.1%
New Mexico	23.5%	23.2%	30.7%	20.5%	26.6%	25.3%*	24.1%	22.3%*
Utah	20.0%	21.2%	14.0%*	20.4%*	13.8%*	43.9%	24.0%	15.9%
Wyoming	23.0%	25.3%	13.2%*	18.3%	22.6%	17.4%*	23.4%	22.9%
Pacific:								
California	23.8%	23.1%	23.8%	29.0%	24.8%	23.7%	26.8%	18.3%
Hawaii	25.5%	24.4%	12.5%*	32.1%	22.3%	51.6%	24.3%	25.4%
Oregon	22.6%	23.0%	38.5%	17.6%	21.7%	7.7%*	25.0%	18.5%
Washington	18.8%	18.4%	11.4%*	37.4%	11.7%*	8.7%*	19.0%	20.2%
States not shown separately	25.1%	24.4%	30.4%	26.5%	24.2%	22.5%*	24.9%	25.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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Table VI.D.3(2002) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Ownership				Age of firm		
		For profit, incorporated	For profit, unincorporated	Nonprofit	Unknown	Less than 5 years	5 or more years	Unknown
United States	0.28%	0.33%	1.41%	0.79%	1.71%	1.29%	0.42%	0.63%
New England:								
Connecticut	1.64%	1.27%	6.34%*	4.48%	7.09%	9.36%	1.96%	2.50%
Maine	1.16%	2.92%	8.73%*	5.95%	6.58%	16.44%	1.55%	4.35%
Massachusetts	1.61%	1.57%	8.51%	3.08%	6.10%	6.33%*	1.79%	2.30%
New Hampshire	2.34%	2.60%	11.06%	2.06%	5.07%	12.26%*	2.25%	4.32%
Middle Atlantic:								
New Jersey	2.14%	2.12%	6.68%*	7.90%	10.36%	11.41%	3.52%	2.84%
New York	1.08%	1.50%	6.35%	3.15%	3.22%	8.04%*	1.31%	2.17%
Pennsylvania	0.85%	1.02%	3.85%	1.74%	4.13%*	7.06%	0.91%	2.07%
East North Central:								
Illinois	1.11%	1.28%	5.40%	5.44%	2.84%	10.34%*	1.68%	1.93%
Indiana	1.01%	1.59%	5.86%	4.37%	3.97%	6.64%*	1.31%	1.87%
Michigan	1.36%	1.44%	2.34%	2.56%	4.26%*	3.32%*	2.26%	1.51%
Ohio	0.95%	1.01%	7.33%	3.74%	4.32%	6.62%	1.42%	1.18%
Wisconsin	1.48%	1.65%	5.17%	3.70%	5.69%	4.95%*	1.72%	1.90%
West North Central:								
Iowa	2.27%	3.03%	5.86%	2.93%	3.23%	10.09%*	2.74%	1.99%
Kansas	1.60%	1.69%	8.64%	2.02%	6.95%	9.34%*	2.51%	2.08%
Minnesota	1.35%	1.96%	7.24%	2.81%	12.44%*	11.01%*	1.80%	2.40%
Missouri	1.67%	1.98%	6.89%	4.69%	5.12%*	10.14%*	2.79%	3.26%
Nebraska	1.12%	1.23%	5.29%	5.85%	4.84%	9.05%*	1.23%	2.13%
South Atlantic:								
Delaware	1.45%	1.49%	8.28%	6.66%*	6.54%*	10.63%*	1.37%	3.44%
Florida	2.46%	2.80%	11.92%	6.99%	6.38%	8.34%	3.00%	2.83%
Georgia	1.14%	1.06%	8.05%	3.87%	15.05%	6.81%	1.89%	6.40%
Maryland	1.23%	1.52%	5.56%	2.18%	4.26%	7.65%	1.47%	1.56%
North Carolina	1.66%	1.67%	9.19%	8.91%	4.21%	8.98%*	2.04%	1.99%
South Carolina	2.19%	2.11%	11.81%	8.30%	3.27%	6.13%	3.02%	2.98%
Virginia	2.40%	2.39%	5.96%	7.89%	3.91%	10.48%	2.73%	3.80%
West Virginia	2.15%	2.66%	6.05%	3.96%	9.71%*	9.15%*	2.98%	3.51%
East South Central:								
Alabama	1.95%	2.06%	11.01%	6.90%*	8.80%*	11.43%*	2.04%	2.93%
Kentucky	2.07%	2.17%	8.90%*	3.58%	4.14%	10.36%	2.30%	2.60%
Mississippi	2.13%	2.88%	5.28%	10.52%*	4.54%	8.22%*	2.46%	5.28%
Tennessee	1.95%	1.92%	6.95%	4.75%	5.49%	10.46%	2.81%	1.57%
West South Central:								
Louisiana	2.36%	2.60%	5.40%	7.80%	4.81%	10.15%	2.41%	2.69%
Oklahoma	2.36%	2.81%	9.17%	7.29%	5.47%	7.28%	4.41%	3.57%
Texas	0.85%	1.25%	6.82%	5.74%	4.35%	8.64%*	1.58%	2.13%
Mountain:								
Arizona	1.94%	2.33%	5.09%	4.51%	7.45%	10.24%*	1.97%	3.95%
Colorado	1.65%	2.23%	7.25%	5.27%	7.12%	11.66%	1.83%	2.88%
Montana	2.94%	2.94%	9.13%	5.02%	.	15.63%*	3.25%	8.88%
Nevada	2.37%	2.68%	8.10%*	5.03%	4.43%	7.07%*	3.10%	3.16%
New Mexico	2.41%	2.33%	7.29%	5.91%	7.48%	9.76%*	2.22%	7.81%*
Utah	1.61%	2.18%	9.71%*	6.67%*	4.42%*	8.96%	2.30%	3.18%
Wyoming	1.84%	1.38%	8.86%*	5.42%	4.58%	9.60%*	2.73%	2.69%
Pacific:								
California	2.37%	2.32%	5.58%	4.17%	4.96%	4.70%	2.68%	2.85%
Hawaii	1.97%	1.52%	7.52%*	8.92%	6.50%	13.94%	1.81%	2.84%
Oregon	2.48%	2.90%	10.53%	3.62%	5.12%	6.70%*	2.74%	3.86%
Washington	2.65%	3.10%	7.62%*	6.15%	6.55%*	9.11%*	4.25%	3.00%
States not shown separately	1.70%	2.06%	7.62%	3.06%	5.58%	10.04%*	2.01%	5.04%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.



**Table VI.D.3.a(2002) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2002: (43 States are shown separately)**

Division and State	Total	For profit, incorporated	Ownership			Less than 5 years	Age of firm	
			For profit, unincorporated	Nonprofit	Unknown		5 or more years	Unknown
United States	25.5%	25.5%	27.2%	24.8%	25.6%	28.3%	26.3%	23.0%
New England:								
Connecticut	26.9%	29.1%	33.1%	17.0%	1.6%*	40.7%	27.7%	19.0%
Maine	35.6%	37.3%	38.8%*	30.7%	35.0%*	80.4%	37.0%	31.7%*
Massachusetts	24.6%	23.1%	27.4%	28.5%	22.3%	18.6%*	24.8%	25.2%
New Hampshire	26.1%	29.1%	53.1%	17.6%	13.5%*	27.1%*	26.5%	18.2%
Middle Atlantic:								
New Jersey	19.3%	21.7%	3.5%*	12.6%	17.4%	23.5%*	19.6%	18.7%
New York	22.6%	23.3%	29.6%*	19.0%	10.8%	19.2%*	22.9%	22.4%
Pennsylvania	19.4%	21.1%	24.0%*	14.8%*	14.9%*	31.9%*	17.8%	23.0%*
East North Central:								
Illinois	23.9%	24.9%	29.3%	19.7%	21.6%	52.0%	25.1%	19.6%
Indiana	23.8%	22.8%	37.4%	18.0%*	21.5%	.	23.4%	24.8%
Michigan	16.2%	14.8%	11.2%*	19.9%	6.8%*	14.2%*	15.9%	16.5%
Ohio	31.1%	29.4%	35.8%*	42.4%	14.7%	38.2%*	38.2%	19.4%
Wisconsin	17.7%	16.5%	16.4%	26.3%	23.7%*	.	16.5%	27.5%*
West North Central:								
Iowa	21.8%	22.1%	23.8%*	21.3%	19.4%	.	22.0%	21.5%*
Kansas	24.4%	21.5%	30.5%*	43.0%	44.9%*	40.5%*	22.9%	26.2%*
Minnesota	25.7%	28.0%	12.1%*	24.6%	39.4%	27.6%	25.6%	26.5%
Missouri	27.0%	24.8%	40.5%	23.4%	16.2%*	50.4%	27.2%	11.9%*
Nebraska	26.1%	25.7%	16.0%*	44.8%	41.5%	.	26.2%	24.4%
South Atlantic:								
Delaware	18.3%	23.6%	17.3%*	6.4%*	8.8%*	17.4%*	24.2%	10.6%*
Florida	27.3%	26.9%	28.6%*	26.7%*	40.2%	51.0%	28.4%	23.2%
Georgia	31.4%	30.6%	45.5%	32.6%	24.3%	39.6%*	36.4%	18.2%
Maryland	32.2%	30.5%	39.2%	46.2%	24.4%*	29.8%	34.4%	26.3%
North Carolina	23.5%	22.1%	36.4%	41.7%	22.8%	21.5%*	23.2%*	24.7%*
South Carolina	30.6%	31.7%	27.9%*	29.4%*	22.2%	.	37.0%	23.6%
Virginia	35.2%	36.1%	27.0%*	35.3%	23.7%	41.7%	33.8%	35.9%
West Virginia	21.9%	23.0%	29.0%*	16.1%	36.1%	14.3%*	21.6%	33.0%
East South Central:								
Alabama	28.4%	31.1%	40.9%*	15.7%*	12.0%*	61.0%*	33.9%	15.7%
Kentucky	25.0%	26.0%	26.7%	7.4%*	22.7%	70.8%	18.1%	36.2%
Mississippi	28.7%	37.7%*	.	.	.	.	33.6%*	22.3%*
Tennessee	24.0%	22.4%	69.1%*	23.2%*	21.0%	22.2%*	25.6%	21.5%
West South Central:								
Louisiana	33.4%	32.7%	43.6%	36.1%	28.7%	52.5%	34.6%	27.2%
Oklahoma	32.8%	30.5%	41.7%*	42.6%	28.2%*	35.8%	35.6%	27.4%
Texas	28.0%	25.5%	54.7%	41.8%	25.6%	20.0%*	30.3%	19.7%
Mountain:								
Arizona	28.3%	28.2%	43.4%	23.3%*	29.5%	33.2%*	29.5%	22.5%
Colorado	24.3%	29.6%	43.5%	18.5%*	21.9%*	60.6%	31.1%	16.3%*
Montana	24.6%*	25.0%*	50.0%*	21.9%*	.	50.0%*	23.4%*	30.4%*
Nevada	26.5%	23.7%	6.0%*	61.5%	20.1%	63.3%*	27.9%	18.1%
New Mexico	28.8%	24.6%	52.9%	39.8%	44.1%	69.3%	28.5%	24.8%
Utah	24.9%	25.5%	24.6%*	14.1%*	23.3%*	18.2%*	25.9%	23.8%
Wyoming	31.8%	30.1%	.	5.6%*	35.8%	.	26.6%*	34.9%
Pacific:								
California	28.2%	27.3%	19.2%	30.2%	38.2%	18.1%*	30.1%	25.0%
Hawaii	28.5%	30.5%	10.5%*	25.1%	5.2%*	66.8%	20.5%	32.1%
Oregon	22.3%	26.9%	18.3%*	16.0%*	20.8%	18.7%*	22.5%	21.8%*
Washington	15.4%*	15.3%	6.4%*	57.0%	2.3%*	2.2%*	17.4%*	11.9%*
States not shown separately	29.6%	30.9%	38.6%	24.4%	22.5%	50.5%*	26.5%	52.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

Table VI.D.3.a(2002) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Ownership				Age of firm		
		For profit, incorporated	For profit, unincorporated	Nonprofit	Unknown	Less than 5 years	5 or more years	Unknown
United States	0.79%	0.74%	2.49%	1.55%	2.41%	3.11%	0.98%	0.75%
New England:								
Connecticut	1.91%	1.71%	7.93%	3.30%	1.44%*	11.99%	1.52%	3.56%
Maine	1.58%	3.66%	12.35%*	5.83%	11.95%*	23.98%	3.21%	10.54%*
Massachusetts	1.54%	1.52%	7.09%	1.61%	6.23%	5.90%*	1.78%	3.37%
New Hampshire	2.18%	2.24%	12.94%	5.23%	4.14%*	11.16%*	2.49%	4.45%
Middle Atlantic:								
New Jersey	2.77%	3.52%	1.79%*	3.02%	4.92%	7.43%*	3.54%	4.24%
New York	2.52%	3.12%	9.44%*	4.77%	3.23%	9.50%*	2.48%	4.49%
Pennsylvania	2.32%	2.66%	9.53%*	4.77%*	4.72%*	11.39%*	2.28%	7.76%*
East North Central:								
Illinois	2.17%	5.31%	8.68%	4.96%	5.23%	14.06%	3.15%	3.53%
Indiana	3.28%	4.54%	11.11%	6.53%*	5.70%	.	3.91%	5.32%
Michigan	2.64%	2.40%	3.81%*	4.93%	2.25%*	5.77%*	4.23%	1.79%
Ohio	5.07%	3.86%	12.17%*	7.64%	4.39%	11.65%*	5.71%	2.58%
Wisconsin	3.96%	4.77%	4.62%	5.68%	7.49%*	.	3.35%	9.51%*
West North Central:								
Iowa	3.05%	4.10%	7.50%*	5.53%	5.48%	.	3.24%	7.42%*
Kansas	3.76%	3.86%	11.85%*	9.30%	13.86%*	12.96%*	4.49%	8.25%*
Minnesota	3.08%	3.91%	4.45%*	5.40%	11.53%	8.26%	3.56%	4.35%
Missouri	3.06%	3.70%	9.94%	6.43%	5.21%*	14.59%	3.57%	4.18%*
Nebraska	3.92%	3.63%	5.13%*	12.70%	12.37%	.	4.43%	6.32%
South Atlantic:								
Delaware	3.05%	2.98%	6.22%*	8.56%*	9.97%*	5.52%*	2.57%	9.82%*
Florida	3.90%	4.25%	12.18%*	9.75%*	12.04%	13.87%	4.99%	4.34%
Georgia	2.32%	2.61%	12.76%	8.14%	7.24%	12.87%*	4.78%	3.20%
Maryland	1.48%	1.13%	8.97%	4.31%	10.22%*	7.18%	2.31%	2.16%
North Carolina	3.52%	3.27%	10.56%	10.77%	6.46%	6.53%*	8.44%*	9.31%*
South Carolina	2.86%	4.24%	11.65%*	8.93%*	5.98%	.	8.13%	4.54%
Virginia	3.06%	3.83%	9.19%*	8.68%	6.67%	11.75%	3.68%	7.16%
West Virginia	4.20%	4.69%	9.05%*	4.37%	10.12%	6.06%*	4.50%	7.85%
East South Central:								
Alabama	4.77%	6.04%	12.36%*	9.98%*	3.79%*	18.81%*	5.60%	3.47%
Kentucky	6.14%	6.35%	7.78%	2.21%*	5.45%	20.43%	3.09%	8.70%
Mississippi	7.53%	11.96%*	.	.	.	.	10.96%*	10.37%*
Tennessee	2.93%	2.82%	21.97%*	7.38%*	5.16%	7.03%*	3.66%	4.24%
West South Central:								
Louisiana	2.94%	3.13%	12.08%	9.55%	7.62%	15.28%	3.18%	6.88%
Oklahoma	5.33%	7.91%	13.40%*	9.61%	8.93%*	10.69%	6.74%	6.93%
Texas	2.05%	2.55%	13.91%	7.48%	7.18%	6.32%*	2.41%	2.28%
Mountain:								
Arizona	3.27%	4.34%	12.36%	9.65%*	8.83%	12.48%*	3.82%	6.58%
Colorado	5.49%	5.39%	11.54%	9.04%*	6.69%*	16.95%	4.45%	5.11%*
Montana	9.56%*	9.57%*	15.81%*	6.67%*	.	15.81%*	9.78%*	9.32%*
Nevada	6.23%	5.13%	3.83%*	17.26%	5.45%	19.04%*	6.23%	5.04%
New Mexico	4.61%	6.28%	13.17%	10.26%	13.23%	20.79%	5.11%	6.56%
Utah	2.53%	2.66%	8.05%*	4.24%*	7.09%*	6.41%*	2.56%	5.56%
Wyoming	6.05%	5.94%	.	5.00%*	10.68%	.	10.99%*	8.60%
Pacific:								
California	3.18%	3.62%	4.15%	5.30%	9.41%	5.49%*	3.72%	3.01%
Hawaii	3.14%	3.79%	6.01%*	7.39%	1.65%*	17.86%	1.38%	6.23%
Oregon	3.50%	3.43%	7.31%*	9.05%*	5.92%	6.48%*	4.36%	7.27%*
Washington	4.88%*	2.88%	2.03%*	14.35%	3.01%*	1.26%*	8.04%*	3.62%*
States not shown separately	2.63%	2.51%	11.37%	6.78%	6.73%	15.38%*	2.99%	14.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

Table VI.D.3.b(2002) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2002: (43 States are shown separately)

Division and State	Total	For profit, incorporated	Ownership			Less than 5 years	Age of firm	
			For profit, unincorporated	Nonprofit	Unknown		5 or more years	Unknown
United States	22.9%	22.6%	27.8%	23.0%	22.4%	22.9%	23.7%	21.4%
New England:								
Connecticut	19.2%	22.4%	6.0%*	18.6%*	28.0%	15.6%*	17.7%	24.7%
Maine	27.1%	25.0%	13.0%*	39.2%	26.9%	.	29.2%	23.7%
Massachusetts	22.1%	21.3%	43.9%	19.1%	24.2%*	17.6%*	21.5%	24.4%
New Hampshire	21.1%	21.5%	22.5%*	19.4%	24.0%	18.1%	22.4%	17.5%
Middle Atlantic:								
New Jersey	24.4%	19.6%	24.7%*	37.5%	59.1%	55.6%	21.9%	27.7%
New York	21.1%	22.4%	25.7%	17.1%	14.0%	12.0%*	20.7%	24.4%
Pennsylvania	20.5%	21.9%	21.4%*	15.2%	8.5%*	23.8%	20.4%	20.4%
East North Central:								
Illinois	22.5%	22.5%	20.6%	25.1%	19.0%	19.5%*	24.1%	19.2%
Indiana	18.0%	18.0%	23.3%	14.8%	19.6%	19.2%*	18.9%	15.7%
Michigan	16.5%	17.9%	15.5%*	14.9%*	6.3%*	7.9%*	17.8%	14.5%
Ohio	20.6%	19.9%	29.0%	24.4%	16.6%	23.3%	20.9%	19.4%
Wisconsin	18.7%	18.3%	27.2%	17.4%*	20.8%	15.0%*	17.6%	21.7%
West North Central:								
Iowa	24.6%	25.0%	27.0%	25.6%	14.1%	23.7%*	26.3%	19.7%
Kansas	22.3%	20.3%	38.1%	30.9%	27.7%	24.6%*	22.1%	23.2%
Minnesota	22.4%	22.4%	35.2%	19.0%	18.8%*	16.1%*	23.4%	19.1%
Missouri	24.0%	24.9%	28.6%	24.8%	16.8%	16.5%	26.7%	19.0%
Nebraska	26.1%	25.3%	27.6%	32.0%	21.1%	18.7%*	27.1%	22.9%
South Atlantic:								
Delaware	22.3%	22.2%	32.0%	33.0%	19.6%*	31.8%*	24.3%	19.9%
Florida	25.0%	23.3%	46.8%	33.8%	25.9%	43.7%	29.7%	19.0%
Georgia	26.8%	26.4%	33.3%	23.1%*	54.0%	29.9%	26.3%	27.9%
Maryland	29.2%	30.0%	21.3%	27.7%	26.6%	25.3%	29.9%	28.5%
North Carolina	27.7%	27.1%	60.9%	33.4%*	13.5%	16.4%*	28.5%	26.5%
South Carolina	26.3%	22.4%	48.3%	44.8%	14.8%	23.0%	28.8%	22.1%
Virginia	28.8%	30.5%	21.8%	31.1%	17.7%	35.4%*	29.9%	25.3%
West Virginia	18.5%	19.2%	34.5%	14.3%*	16.9%	12.5%*	16.4%	24.6%
East South Central:								
Alabama	28.4%	29.7%	40.1%	21.4%	19.4%*	48.3%	29.6%	25.3%
Kentucky	23.1%	23.7%	18.0%*	21.1%	20.0%	37.9%	23.0%	22.9%
Mississippi	22.9%	23.8%	28.9%	22.9%	13.0%	23.7%*	25.5%	17.5%*
Tennessee	25.0%	25.4%	32.7%	20.0%	23.8%*	51.1%	25.2%	23.4%
West South Central:								
Louisiana	25.9%	25.8%	25.7%	39.5%	24.4%	23.5%*	26.7%	25.2%
Oklahoma	29.7%	30.0%	37.8%	29.4%*	22.0%	23.8%*	24.4%	35.0%
Texas	25.5%	24.2%	39.7%	25.6%	25.8%	22.9%*	27.4%	22.1%
Mountain:								
Arizona	26.9%	28.0%	21.3%	27.0%	26.0%	17.1%*	28.1%	24.0%
Colorado	24.1%	23.6%	33.8%	17.6%*	27.4%	74.4%	23.2%	24.6%
Montana	26.0%	24.1%	44.2%	31.2%	.	52.2%*	25.4%	26.6%
Nevada	22.5%	20.4%	28.7%*	26.3%	28.2%	6.4%*	28.4%	17.9%
New Mexico	21.5%	22.7%	13.2%*	17.7%*	25.7%*	6.7%*	22.1%	21.8%*
Utah	20.4%	22.9%	10.6%*	20.5%*	11.7%*	64.6%	24.0%	16.9%
Wyoming	21.6%	24.5%	34.5%*	23.8%*	12.0%*	16.4%*	26.0%	15.3%
Pacific:								
California	20.7%	20.1%	29.5%	27.0%	17.2%	28.9%*	24.3%	15.2%
Hawaii	25.2%	20.4%	13.5%*	33.2%	28.3%*	14.7%*	27.4%	21.0%
Oregon	21.6%	20.9%	46.2%	20.5%	22.1%	7.8%*	24.6%	14.7%
Washington	19.9%	19.2%	15.7%*	31.6%	16.8%*	11.0%*	19.8%	23.0%
States not shown separately	23.9%	22.6%	37.9%	26.1%	24.5%	19.2%*	23.5%	24.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Table VI.D.3.b(2002) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Ownership				Age of firm		
		For profit, incorporated	For profit, unincorporated	Nonprofit	Unknown	Less than 5 years	5 or more years	Unknown
United States	0.28%	0.37%	1.86%	1.21%	1.88%	1.84%	0.34%	0.76%
New England:								
Connecticut	2.04%	2.40%	8.41%*	5.62%*	6.80%	6.13%*	2.54%	2.37%
Maine	1.80%	2.97%	5.51%*	6.67%	7.26%	.	2.61%	4.04%
Massachusetts	2.43%	2.36%	11.75%	5.42%	8.23%*	6.30%*	3.25%	2.91%
New Hampshire	1.69%	2.23%	9.29%*	3.40%	6.07%	4.58%	2.28%	3.28%
Middle Atlantic:								
New Jersey	2.58%	2.08%	9.78%*	9.76%	17.61%	15.93%	4.07%	3.80%
New York	1.50%	1.40%	6.75%	3.81%	3.69%	5.85%*	1.95%	3.00%
Pennsylvania	1.41%	1.28%	6.65%*	3.28%	4.09%*	6.31%	1.94%	2.18%
East North Central:								
Illinois	1.63%	1.70%	5.38%	6.52%	3.69%	10.77%*	2.17%	1.84%
Indiana	1.12%	1.43%	5.73%	4.35%	3.09%	6.67%*	1.49%	1.44%
Michigan	1.86%	2.33%	4.75%*	4.81%*	4.27%*	3.02%*	2.62%	2.30%
Ohio	1.60%	1.25%	6.83%	5.18%	4.47%	6.92%	1.99%	1.94%
Wisconsin	1.36%	1.86%	6.15%	6.58%*	5.61%	4.95%*	1.73%	0.59%
West North Central:								
Iowa	2.38%	3.02%	5.90%	3.78%	3.48%	10.42%*	3.24%	2.24%
Kansas	2.18%	2.14%	9.72%	4.25%	6.31%	8.31%*	2.98%	2.62%
Minnesota	1.40%	1.96%	10.07%	3.81%	11.72%*	10.06%*	2.07%	2.76%
Missouri	2.08%	1.95%	7.64%	5.69%	4.95%	4.78%	3.16%	3.85%
Nebraska	1.23%	1.34%	5.67%	6.24%	4.56%	9.05%*	1.45%	2.20%
South Atlantic:								
Delaware	1.61%	2.31%	8.17%	5.70%	6.41%*	11.10%*	2.57%	3.29%
Florida	2.34%	2.44%	12.52%	5.82%	4.10%	10.32%	2.13%	2.75%
Georgia	1.15%	1.30%	7.71%	8.13%*	14.50%	6.36%	1.84%	5.40%
Maryland	1.80%	2.09%	4.79%	2.62%	5.59%	6.04%	2.60%	1.67%
North Carolina	1.70%	1.80%	12.41%	10.19%*	3.43%	9.24%*	2.11%	2.71%
South Carolina	3.25%	3.07%	12.06%	8.35%	3.96%	6.13%	3.86%	4.14%
Virginia	2.26%	2.56%	5.13%	8.90%	4.39%	10.65%*	2.96%	4.85%
West Virginia	2.40%	3.42%	7.57%	6.04%*	4.84%	8.01%*	3.80%	3.44%
East South Central:								
Alabama	2.50%	2.69%	11.01%	6.36%	6.86%*	11.80%	2.21%	3.40%
Kentucky	2.48%	2.60%	9.81%*	3.94%	5.93%	9.75%	2.88%	3.43%
Mississippi	3.04%	3.26%	6.89%	6.31%	3.65%	8.22%*	3.13%	5.43%*
Tennessee	2.42%	2.72%	7.71%	5.28%	9.40%*	11.07%	3.33%	3.24%
West South Central:								
Louisiana	2.90%	4.01%	7.23%	7.65%	4.49%	10.69%*	2.98%	2.90%
Oklahoma	2.78%	3.28%	9.17%	10.31%*	5.45%	8.31%*	4.93%	3.75%
Texas	1.17%	1.24%	7.16%	5.16%	4.92%	8.57%*	1.74%	2.70%
Mountain:								
Arizona	2.52%	3.12%	4.75%	5.57%	7.23%	8.40%*	2.86%	3.70%
Colorado	1.51%	2.12%	9.45%	7.03%*	7.64%	19.88%	1.75%	3.37%
Montana	4.05%	4.18%	11.32%	8.26%	.	16.41%*	4.05%	6.57%
Nevada	2.68%	3.21%	8.97%*	1.96%	6.20%	6.36%*	3.33%	3.68%
New Mexico	2.35%	2.63%	9.77%*	7.65%*	9.76%*	5.03%*	2.59%	8.00%*
Utah	2.02%	2.55%	4.34%*	10.78%*	4.44%*	15.59%	3.89%	3.02%
Wyoming	2.18%	3.08%	11.10%*	7.33%*	3.77%*	10.55%*	5.31%	2.68%
Pacific:								
California	2.25%	2.44%	7.07%	4.70%	4.15%	9.26%*	2.24%	1.47%
Hawaii	3.11%	2.24%	8.08%*	9.74%	8.48%*	5.45%*	6.07%	3.26%
Oregon	2.64%	3.22%	13.15%	3.10%	5.73%	6.78%*	2.98%	2.49%
Washington	2.94%	3.88%	7.70%*	6.33%	6.43%*	9.83%*	4.42%	3.29%
States not shown separately	2.10%	2.55%	8.33%	4.45%	6.68%	7.70%*	2.66%	4.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

**Table VI.D.4(2002) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by ownership type and age of firm and State: United States, 2002: (43 States are shown separately)**

Division and State	Ownership					Age of firm		
	Total	For profit, incorporated	For profit, unincorporated	Nonprofit	Unknown	Less than 5 years	5 or more years	Unknown
United States	35.0%	36.0%	29.6%	31.4%	37.1%	31.0%	33.2%	40.4%
New England:								
Connecticut	33.1%	31.9%	34.3%	31.3%	44.1%	35.5%	29.9%	46.8%
Maine	29.2%	31.2%	28.7%	23.0%	37.1%	12.5%*	23.9%	46.3%
Massachusetts	41.2%	43.8%	33.1%	34.2%	41.0%	41.4%	41.6%	39.6%
New Hampshire	29.7%	30.5%	18.7%	30.3%	33.3%	18.2%*	30.4%	28.9%
Middle Atlantic:								
New Jersey	36.1%	36.2%	37.0%	27.8%	45.0%	19.3%*	33.7%	42.1%
New York	36.1%	36.0%	27.1%	38.5%	51.3%	38.9%	35.5%	37.9%
Pennsylvania	34.3%	32.7%	28.6%	41.3%	29.9%	24.8%*	33.8%	37.5%
East North Central:								
Illinois	38.1%	39.8%	27.8%	31.0%	45.5%	45.1%	35.3%	44.4%
Indiana	34.7%	35.5%	40.8%	25.7%	36.0%	22.8%*	32.5%	43.0%
Michigan	37.2%	39.0%	30.7%	31.7%	37.4%	27.5%	34.4%	43.7%
Ohio	41.4%	43.0%	27.0%	39.0%	30.7%	17.4%	42.3%	41.8%
Wisconsin	45.9%	47.5%	31.9%	39.1%	56.9%	25.6%*	44.9%	50.1%
West North Central:								
Iowa	41.4%	44.1%	41.1%	32.8%	34.6%	42.1%*	40.9%	43.4%
Kansas	40.4%	42.7%	33.9%	34.7%	22.0%	29.6%*	40.1%	42.7%
Minnesota	39.7%	40.2%	45.9%	40.9%	26.6%	25.2%*	40.5%	38.0%
Missouri	34.7%	35.2%	32.1%	27.3%	40.5%	47.9%	33.0%	38.5%
Nebraska	36.4%	36.7%	42.0%	31.6%	36.5%	38.0%	36.2%	37.6%
South Atlantic:								
Delaware	36.1%	36.5%	22.0%	29.6%	44.6%	27.4%*	32.3%	43.0%
Florida	31.7%	32.3%	17.0%*	27.4%	40.1%	26.2%	28.4%	37.9%
Georgia	27.8%	27.6%	22.1%	32.8%	41.6%	26.2%*	25.9%	33.2%
Maryland	33.0%	34.3%	31.8%	23.4%	38.7%	21.7%	31.0%	37.6%
North Carolina	33.8%	35.4%	24.3%	26.6%	29.3%	52.8%	31.1%	41.4%
South Carolina	33.7%	35.1%	21.3%	29.5%	32.4%	11.6%*	32.0%	39.1%
Virginia	33.0%	34.2%	31.4%	25.0%	33.0%	29.8%	29.6%	39.5%
West Virginia	38.4%	41.7%	30.9%	35.1%	29.5%	34.1%	39.7%	36.0%
East South Central:								
Alabama	39.3%	39.7%	46.8%	33.7%	37.9%	37.3%	38.6%	41.2%
Kentucky	38.9%	39.9%	33.4%	34.2%	34.6%*	32.4%*	36.9%	42.4%
Mississippi	34.3%	36.5%	28.1%	19.1%	43.9%	25.9%*	31.8%	42.9%
Tennessee	36.3%	38.4%	37.9%	31.5%	27.0%	32.8%	35.7%	38.4%
West South Central:								
Louisiana	38.0%	40.6%	21.8%	22.7%	40.9%	29.2%*	36.0%	42.1%
Oklahoma	34.6%	35.2%	27.5%	27.7%	55.7%	16.9%*	30.5%	44.4%
Texas	31.6%	33.9%	24.6%	21.5%	25.6%	25.3%*	29.4%	37.0%
Mountain:								
Arizona	28.0%	28.8%	33.0%	18.4%*	40.3%	20.9%*	29.1%	25.3%
Colorado	35.0%	37.1%	22.8%	29.9%	43.5%	22.8%*	30.8%	45.1%
Montana	29.2%	30.5%	26.6%	26.9%	.	32.1%*	29.8%	24.6%
Nevada	30.9%	30.0%	39.7%	25.1%	32.6%	31.9%	29.8%	33.1%
New Mexico	35.4%	37.3%	22.6%	35.0%	40.8%	36.3%	29.9%	50.6%
Utah	49.0%	46.5%	46.3%	57.0%	48.7%	42.2%	45.2%	53.8%
Wyoming	37.8%	36.1%	36.2%	31.6%	49.5%	44.8%	34.3%	47.0%
Pacific:								
California	32.7%	33.2%	30.0%	26.2%	41.5%	34.1%	29.5%	42.3%
Hawaii	27.0%	27.7%	26.4%	37.2%	11.9%*	10.9%*	26.4%	31.8%
Oregon	28.7%	31.6%	23.5%	19.6%	34.1%*	51.4%	25.7%	39.6%
Washington	28.5%	31.2%	24.9%	14.3%	32.2%	33.2%	27.8%	30.4%
States not shown separately	37.3%	39.7%	30.3%	32.8%	28.8%	33.8%	35.0%	44.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

Table VI.D.4(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage by ownership type and age of firm and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Ownership			Unknown	Age of firm		
		For profit, incorporated	For profit, unincorporated	Nonprofit		Less than 5 years	5 or more years	Unknown
United States	0.31%	0.56%	1.22%	1.09%	1.63%	1.04%	0.45%	0.66%
New England:								
Connecticut	1.80%	2.42%	5.36%	3.45%	9.93%	8.96%	1.88%	4.24%
Maine	2.13%	3.09%	6.98%	3.53%	8.67%	7.53%*	2.66%	6.85%
Massachusetts	2.15%	2.21%	5.86%	4.38%	10.50%	8.86%	2.58%	3.42%
New Hampshire	1.21%	1.23%	5.54%	2.20%	8.57%	15.17%*	0.87%	5.14%
Middle Atlantic:								
New Jersey	1.91%	1.26%	7.33%	5.12%	13.11%	12.03%*	2.03%	3.96%
New York	0.88%	1.63%	4.36%	2.63%	11.13%	7.16%	1.00%	2.15%
Pennsylvania	2.31%	2.40%	5.97%	4.20%	8.03%	9.77%*	2.33%	3.10%
East North Central:								
Illinois	1.35%	1.93%	7.47%	3.28%	7.89%	10.01%	1.31%	2.51%
Indiana	1.40%	1.24%	6.83%	4.77%	7.75%	13.11%*	1.74%	4.28%
Michigan	1.47%	1.57%	6.94%	3.78%	8.36%	6.78%	2.03%	3.89%
Ohio	1.09%	1.42%	5.94%	4.97%	8.32%	3.23%	1.58%	2.33%
Wisconsin	1.83%	2.37%	3.77%	4.23%	15.12%	9.35%*	2.69%	4.74%
West North Central:								
Iowa	2.20%	2.16%	6.23%	3.57%	7.39%	13.21%*	2.05%	6.01%
Kansas	1.94%	2.46%	5.53%	4.77%	5.21%	10.37%*	2.92%	3.79%
Minnesota	2.16%	2.36%	7.40%	4.86%	6.30%	8.18%*	2.49%	3.86%
Missouri	1.89%	2.73%	6.60%	4.52%	8.87%	10.55%	2.93%	2.09%
Nebraska	1.54%	1.75%	6.95%	4.94%	6.04%	10.35%	1.64%	2.66%
South Atlantic:								
Delaware	1.73%	1.43%	6.49%	5.16%	5.47%	11.44%*	1.69%	3.53%
Florida	1.51%	2.00%	5.22%*	3.80%	6.52%	6.09%	1.76%	3.31%
Georgia	2.22%	2.70%	4.88%	5.80%	9.85%	8.32%*	2.24%	3.30%
Maryland	1.55%	1.80%	5.33%	2.15%	6.11%	4.77%	1.63%	2.36%
North Carolina	2.75%	3.43%	5.32%	5.00%	6.79%	13.47%	2.03%	6.20%
South Carolina	1.31%	1.26%	4.27%	4.93%	7.71%	4.55%*	2.08%	1.60%
Virginia	1.93%	2.06%	3.68%	6.69%	9.84%	5.97%	1.77%	4.14%
West Virginia	2.56%	2.98%	3.95%	4.18%	5.13%	7.46%	3.20%	3.57%
East South Central:								
Alabama	1.52%	1.50%	8.38%	6.59%	6.80%	7.51%	1.86%	3.01%
Kentucky	2.37%	2.91%	3.90%	6.31%	10.42%*	10.42%*	2.88%	3.94%
Mississippi	3.49%	4.15%	4.04%	5.46%	10.72%	8.46%*	2.81%	5.84%
Tennessee	1.49%	2.48%	5.62%	4.02%	6.41%	8.03%	1.62%	3.93%
West South Central:								
Louisiana	2.38%	2.47%	5.39%	3.93%	6.43%	9.29%*	2.74%	4.67%
Oklahoma	1.86%	2.77%	7.08%	4.65%	11.40%	7.86%*	2.87%	5.11%
Texas	1.51%	1.77%	5.26%	3.76%	5.62%	10.28%*	1.80%	2.43%
Mountain:								
Arizona	2.17%	2.36%	5.21%	6.48%*	11.99%	7.26%*	2.30%	3.32%
Colorado	3.19%	3.73%	4.73%	4.56%	8.62%	10.00%*	2.20%	5.88%
Montana	2.34%	2.47%	5.84%	4.59%	.	12.55%*	2.48%	6.47%
Nevada	1.61%	2.14%	6.03%	4.99%	5.01%	7.35%	2.01%	6.19%
New Mexico	2.16%	2.02%	5.41%	7.19%	10.31%	9.97%	2.35%	5.46%
Utah	2.39%	2.09%	10.91%	8.12%	10.05%	5.01%	1.65%	6.12%
Wyoming	2.78%	2.37%	8.18%	8.07%	9.97%	9.24%	2.71%	3.01%
Pacific:								
California	1.16%	1.19%	4.96%	1.84%	5.87%	3.54%	1.59%	3.43%
Hawaii	2.08%	1.68%	5.40%	5.48%	6.13%*	4.98%*	1.64%	5.66%
Oregon	2.49%	2.53%	5.06%	5.54%	10.59%*	12.21%	2.40%	4.61%
Washington	2.32%	2.64%	6.04%	3.23%	7.49%	8.47%	2.70%	3.87%
States not shown separately	1.92%	2.11%	5.59%	3.71%	6.83%	6.68%	1.65%	4.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

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